

Session 12



What's on the Web?

Jennifer Douglas
Federal Student Aid

Russell Judd
Great Lakes Higher Education Corporation

Objectives for this Session

Discuss the best-of-the web financial aid-related resources for students and parents

- Learn about new web sites
- Differentiate between them
- Get new ideas for improving your work processes while also helping students!

Why the Web?

- *Students and parents* have high expectations for fast, accurate and easy access to information and services.
- *Schools* want to be able to provide students with web resources that assist students when planning, saving for & attending school.
- *FSA and the FFEL community* want to streamline service to students and their parents to make data move faster, with greater accuracy and with less reliance upon expensive paper form processes.

Student Aid on the Web


www.studentaid.ed.gov

Over 17
million visits
during
FY2004

89% of
visitors say
they would
recommend
site to others

FOSE
Showcase of
Excellence
Award
Winner

[<< Previous Page](#) | [Skip Navigation](#) | [Privacy](#) | [Security](#) | [Notices](#)



We Help Put America Through School
Student Aid on the Web


Preparing | Choosing | Applying | Funding | Attending | Repaying

FEDERAL STUDENT AID
We Help Put America Through School

Search FSA
 GO
[Advanced Search](#)


If you attend...
[Graduate School](#)
[College](#)
[Junior/High School](#)
[Elementary School](#)

If you are a(n)...
[Returning Student](#)
[International Student](#)
[Parent](#)
[Counselor](#)

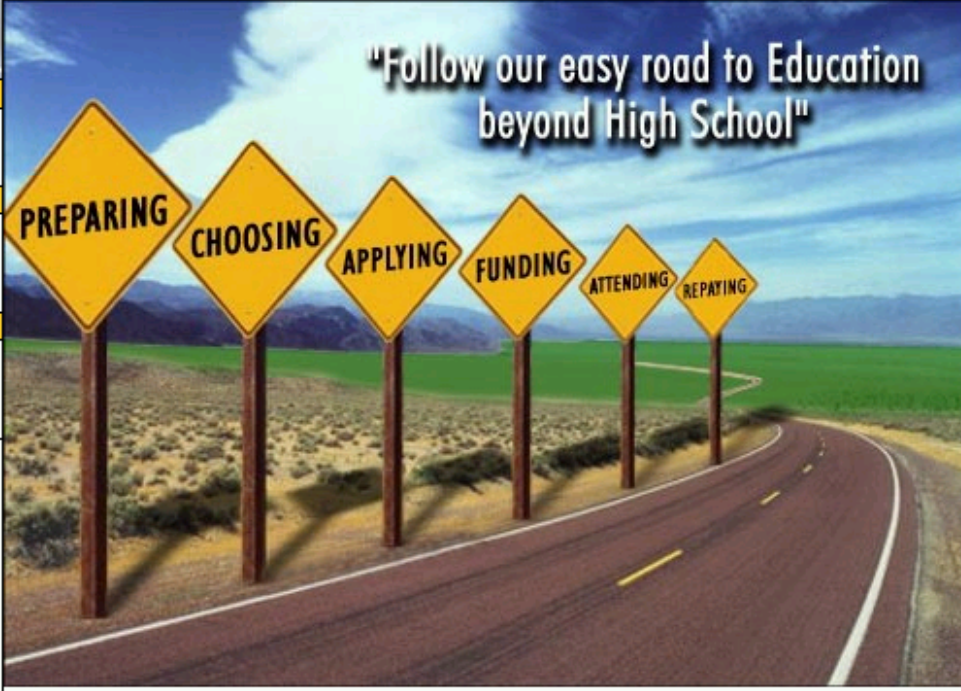
My FSA
Get Your PIN

FAFSA
FEDERAL APPLICATION FOR FUTURE STUDENT AID

NSLDS

 **Bookmark This Site Now**

U.S. Department of Education



"Follow our easy road to Education beyond High School"

Available Languages
[English](#) [Español](#)

Site Resources
[About Us](#)
[Contact Us](#)
[FAQ's](#)
[Forms](#)
[Link to Us](#)
[Publications](#)
[Site Map](#)
[Survey](#)
[Technical Help](#)

Announcements
[Live Webcast!](#)

Student Aid on the Web

www.studentaid.ed.gov

Data from a user's MyFSA profile can be 'pre-populated' into FAFSA on the Web, which:

- Saves Time
- Reduces Errors
- Lowers Processing Costs

Student Aid on the Web - Financial Aid Wizard - Microsoft Internet Explorer provided by US Department of Education

File Edit View Favorites Tools Help

Back Forward Stop Home Search Favorites Media Print


FEDERAL STUDENT AID
We Help Put America Through School

Search FSA
 GO
[Advanced Search](#)

MyFSA
[Introduction](#)
[Applications](#)
[Colleges](#)
[Profile](#)
[Financial Aid](#)
[Event Calendar](#)
[Careers](#)
[Planner Output](#)
[Add New Bookmark](#)
[Access Bookmarks](#)
[Logout](#)

If you attend...
[Graduate School](#)
[College](#)
[Junior/High School](#)
[Elementary School](#)

If you are a(n)...
[Returning Student](#)
[International Student](#)
[Parent](#)
[Counselor](#)


FAFSA

Welcome, Adam! U.S. Department of Education

Financial Aid Wizard

Estimate Costs FAFSA Scholarships Comparing Award Letters

EFC, Grants and Loans Deadlines Award Letters

Complete the Free Application for Federal Student Aid (FAFSA) in order to qualify for aid through the federal government.

- FAFSA forms should be available in your guidance office by late fall.
- You can file the FAFSA anytime after January 1 of the year you will enter college, but we recommend you file it no later than February 15 (remember, using estimated income figures is OK).
- Want to do it now?
 1. Take me to the [FAFSA on the Web transfer form](#) where MyFSA data will be transferred to and automatically fill approximately one third of the Department of Education's FAFSA on the Web. Then return me to FSA Students Portal.
 2. Take me to www.fafsa.ed.gov where I will enter my data manually.
- Be sure all the required signatures accompany the application.

Related Information
[Why should I file FAFSA?](#)
[What happens after I file the FAFSA?](#)

Site Resources
[About Us](#)
[Contact Us](#)
[FAQ's](#)
[Forms](#)
[Link to Us](#)
[Publications](#)
[Site Map](#)
[Survey](#)
[Technical Help](#)

PREV **NEXT**

Internet

Student Aid on the Web

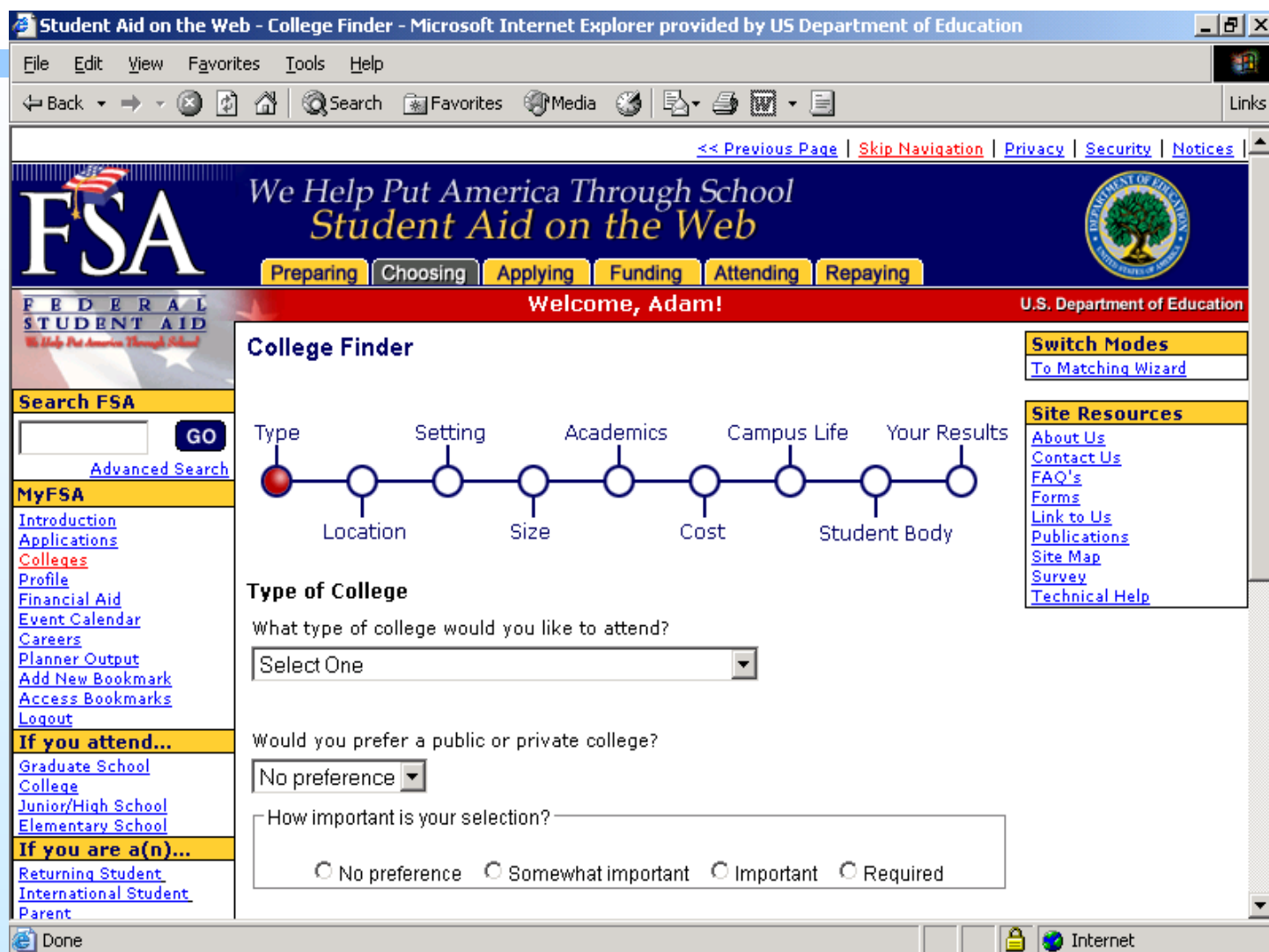
www.studentaid.ed.gov

The college search is free and easy to use for students and parents

Is your school in the SAOTW database?

Read Dear Colleague Letter: GEN-03-11

Email:
Studentaid@xap.com



The screenshot shows the 'Student Aid on the Web - College Finder' page in Microsoft Internet Explorer. The browser title bar reads 'Student Aid on the Web - College Finder - Microsoft Internet Explorer provided by US Department of Education'. The address bar shows the URL 'http://www.studentaid.ed.gov'. The page features a blue header with the FSA logo and the text 'We Help Put America Through School Student Aid on the Web'. Below the header is a navigation bar with buttons for 'Preparing', 'Choosing', 'Applying', 'Funding', 'Attending', and 'Repaying'. A red banner below the navigation bar says 'Welcome, Adam!' and 'U.S. Department of Education'. The main content area is titled 'College Finder' and includes a progress bar with steps: 'Type' (selected), 'Setting', 'Academics', 'Campus Life', and 'Your Results'. Below the progress bar, there are several questions and input fields: 'What type of college would you like to attend?' with a dropdown menu showing 'Select One'; 'Would you prefer a public or private college?' with a dropdown menu showing 'No preference'; and 'How important is your selection?' with radio buttons for 'No preference', 'Somewhat important', 'Important', and 'Required'. On the left side of the page, there is a 'Search FSA' section with a search box and a 'GO' button, and a 'MyFSA' section with links to 'Introduction', 'Applications', 'Colleges', 'Profile', 'Financial Aid', 'Event Calendar', 'Careers', 'Planner Output', 'Add New Bookmark', 'Access Bookmarks', and 'Logout'. On the right side, there is a 'Switch Modes' section with a link to 'To Matching Wizard', and a 'Site Resources' section with links to 'About Us', 'Contact Us', 'FAQ's', 'Forms', 'Link to Us', 'Publications', 'Site Map', 'Survey', and 'Technical Help'.

FinAid.org

www.finaid.org



The SmartStudent™ Guide to Financial Aid

[Site Map](#) [About FinAid](#)

\$ Scholarships

Discover scholarships that match your profile! (But beware of scholarship scams.)

▶ Loans

Don't know a PLUS from a Perkins? Look here for the right loan for you.

✓ Savings

Prepaid tuition and section 529 plans. Which is the best way to save?

★ Military Aid

From ROTC to aid for veterans, find a job and money for your future.

Other Types of Aid

Find everything from grants to grad school funds and tax benefits.

Financial Aid Applications

Paperwork demystified -- find forms and instructions here.

Answering Your Questions

'Ask the Aid Advisor' for personalized help.

Calculators

These tools will tell you how much money you need.

Beyond Financial Aid

Get online info about testing, college admissions and jobs.



! Need money for college?

Use FastWeb's
Free Scholarship Search

to find all the awards for which you qualify.

"As precious as knowledge itself is the learning. As precious as any reward is the earning."

- John Gray

[Students](#)


[Parents](#)

[FAAs/Educators](#)


[SEARCH](#)

FinAid.org

www.finaid.org



The Smart Student Guide to Financial Aid



[Site Map](#) [About FinAid](#)

Loans

Scholarships

Savings

Military Aid

Other Types of Aid

Financial Aid Applications

Answering Your Questions

Calculators

Beyond Financial Aid

SEARCH

Calculators

FinAid's custom calculators can help you figure out how much school will cost, how much you need to save and how much aid you'll need.

The most popular calculators are the [College Cost Projector](#), [Savings Plan Designer \(Flat Contribution\)](#), [Expected Family Contribution and Financial Aid Calculator](#) and [Loan Payment Calculator](#).

Costs

College Cost Projector

Tuition Model

Explains why tuition increases faster than inflation.

Savings

Savings Plan Designer (Flat Contribution)

Savings Plan Designer (Percent of Income Contribution)

Savings Growth Projector

Annual Yield

Compound Interest

Savings Plan Yield

Prepaid Tuition Calculator

Trust Funds

Net Present Value Calculator

Needs Analysis

Expected Family Contribution (EFC) and Financial Aid or Streamlined EFC Calculator

Dependency Status Form

Quick EFC Approximation Calculator (not EFC)

Quick EFC Approximation Chart (not EFC)

Federal Housing Index

Loans

Loan Payment Calculator (Standard and Extended Repayment)

Income Contingent Repayment Loan Payment Calculator

Graduated Repayment Loan Payment Calculator

Student Loan Advisor - Undergraduate Students

Student Loan Advisor - Master's Students

Student Loan Advisor - Doctoral Students

Parent Loan Advisor

Loan Analyzer

Loan Comparison

Cost of Interest Capitalization

Loan Discounts

Graduated Repayment Loan Payment Calculator

Student Loan Advisor - Undergraduate Students

Student Loan Advisor - Master's Students

Student Loan Advisor - Doctoral Students

Parent Loan Advisor

Loan Analyzer

Loan Comparison

Cost of Interest Capitalization

Loan Discounts

Loan Interest Rate Inverter

Loan Term Inverter

Budgeting

Student Budget Calculator

Family Budget Analyzer

Insurance

Life Insurance Needs

Privacy guarantee: None of the information you enter in these calculators will be saved, and no record of your sessions will be stored anywhere.

Home | Loans | Scholarships | Savings | Military Aid | Other Types of Aid | Financial Aid Applications

Answering Your Questions | Calculators | Beyond Financial Aid | Site Map | About FinAid®

FinAid.org

www.finaid.org

Free services
for users
willing to
share their
email address
with colleges
or FinAid
'marketing
partners'



Welcome to the FastWeb Scholarship Search!

Start your scholarship search by creating a customized profile.

Email address

Example:

joe_student20@hotmail.com

required

Password

6 to 20 characters

Re-enter password

required

Student date of birth

Nearly 3,000 scholarships in

FastWeb have age requirements.

Complete this question to qualify.

required

Month	▼	Day	▼	Year	▼
-------	---	-----	---	------	---

FastWeb is able to offer its free services, in part, based on the willingness of our users to be reached by colleges or our marketing partners. By checking YES below, FastWeb may make the information you supply available to colleges and leading companies so you'll receive free information on college financing and admissions, offers and promotions designed just for students, coupons from campus bookstores, freebies and more. See FastWeb's [privacy policy](#).

FinAid.org

www.finaid.org



The SmartStudentTM Guide
to Financial Aid



[Site Map](#) [About FinAid](#)

- [▶ Loans](#)
- [\\$ Scholarships](#)
- [✓ Savings](#)
- [★ Military Aid](#)

[Other Types of Aid](#)

[Financial Aid Applications](#)

[Answering Your Questions](#)

[Calculators](#)

[Beyond Financial Aid](#)

SEARCH

Answering Your Questions

Financial aid can be confusing sometimes. These pages will help you understand the issues and make smarter decisions:

- Have a question? You're probably not the first person to ask. Read these [Frequently Asked Questions](#) (FAQs) about Financial Aid.
- If you can't find an answer there, [Ask the Aid Advisor](#) - receive an answer to your question from a qualified financial aid professional.
- Look up terms and acronyms in the [Glossary](#) of Financial Aid terms.
- Finally, if you're looking for additional [reference materials](#), see these recommended [books](#) and additional sources of information.

FinAid.org

www.finaid.org



The SmartStudentTM
to Financial Aid



[Site Map](#) [About FinAid](#)

- ▶ [Loans](#)
- \$ [Scholarships](#)
- ✓ [Savings](#)
- ★ [Military Aid](#)

[Other Types of Aid](#)

[Financial Aid Applications](#)

[Answering Your Questions](#)

[Calculators](#)

[Beyond Financial Aid](#)

SEARCH

FAQs about Financial Aid

Here are some of the most commonly asked questions about financial aid.

Topics:

1. [General Questions about Eligibility and Applying](#)
2. [FAFSA Questions](#)
3. [Home Schooling and Financial Aid](#)
4. [Divorce and Financial Aid](#)
5. [What is the relationship between bankruptcy and financial aid?](#)
6. [Miscellaneous and Unusual Questions](#)

General Questions about Eligibility and Applying

1. *I probably don't qualify for aid. Should I apply for aid anyway?*

Yes. Many families mistakenly think they don't qualify for aid and prevent themselves from receiving financial aid by failing to apply for it. In addition, there are a few sources of aid such as unsubsidized Stafford and PLUS loans that are available regardless of need. The FAFSA form is free. There is no good excuse for not applying.

Practical Money Skills

www.practicalmoneyskills.com

	Lesson Plans	Banking Tutor	Games	Calculators	About This Site
--	--------------	---------------	-------	-------------	-----------------



Keyword Search

Reader Poll

Where do you think you will learn the most about practical money skills?

- ☐ in school
- ☐ at home
- ☐ in the real world

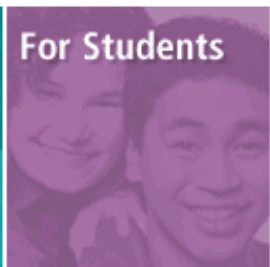
Vote Now
View Results
View Archived Polls

Site Features

[en español](#)

[繁體中文](#)

Choose the audience that's right for you:



From budgeting to saving and investing, Visa is committed to working with young adults to learn practical, real-world money skills.



See what our featured teachers are doing in their classrooms.

REGISTER NOW for the **2004-2005** Practical Money Skills for Life **EDUCATOR CHALLENGE!**



Better money management for life

Web site designed to improve nation's financial skills

Federal Reserve

www.federalreserve.gov

- Buy a home
- Send your child to college
- Start a business
- Pay off debts
- Put money away for a rainy day
- Save for retirement

Personal Financial Education

THERE'S A LOT TO LEARN ABOUT MONEY

By Topic | By Region | Glossary | Media Kit | Text Version

- Consumer Banking ---> [Bank Products: What's Insured and What's Not](#)
Mutual funds and annuities have their advantages, but it's important to understand how they work and what risks are involved.
- Consumer Protection
- Economics
- Home & Mortgages
- Interest Rates
- Loans & Credit
- General Information
- Non-Fed Web Sites

[FEEDBACK](#) • [DISCLAIMER](#)

FEDERAL RESERVE SYSTEM

[E-Banking: Banking on the Internet](#)
On-line discussion about on-line banking and questions consumers should address before signing up for that service.

[ETASM --A Direct Deposit Account-- Is Direct to You \(PDF\)](#)
Information on ETA --Electronic Transfer Account-- which uses direct deposit to transfer Federal benefits or payroll payments straight into your bank account. This file requires Adobe Acrobat Reader.

[ETASM --Una Cuenta de Depósitos Directos-- Va Directamente a Usted \(PDF\)](#)
Encuentre información acerca de ETA, una cuenta que utiliza depósitos directos para transferir electrónicamente los beneficios o pagos de nómina del gobierno directamente a su cuenta de banco. Adobe Acrobat Reader.

[In Plain English](#)
Making sense of the Federal Reserve.

[The Life of a Check \(Flash\)](#)
Ever wonder about the path your check takes after you write it? This link requires Flash 5.0 or higher.

[The Life of a Dollar Bill \(Flash\)](#)
The path of a dollar bill as it moves from printer to shredder. This link requires Flash 5.0 or higher.

[Our Money](#)
Examines currency issued by the U.S. government, including information about the history of currency, how money is printed, new currency designs and counterfeit protection.

Search:

"No matter who you are, more informed decisions about what to do with your money will help you and your family."
- Alan Greenspan

[There's a Lot to Learn About Money](#)
(PDF - 188kb)

[FINANCIAL EDUCATION RESEARCH CENTER](#)

[FEDERALRESERVEEDUCATION.C](#)

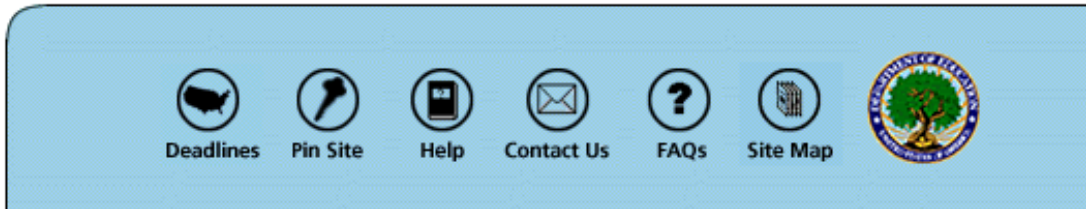
FAFSA on the Web

www.fafsa.ed.gov

Over 80% of FAFSA's are submitted electronically!

Over 9 million FAFSA's processed this year

17.4% increase in FAFSA's filed this year



Discover Your Opportunities!

FAFSA opens the door to the federal student aid process. Every step you take will get you closer to achieving your educational goals. Find out what you can expect from beginning to end. [More>>](#)



To apply for your PIN online, go to the Department of Education's [PIN Site](#). If you need more information about the PIN, select [More>>](#)

Welcome to FAFSA on the Web, U.S. Department of Education

FAFSA ALERTS:

Deadlines:

The 2003-2004 FAFSA corrections deadline has passed. However, if you have been affected by the recent hurricanes, and you need to correct your FAFSA information, please work with your school to see if corrections can still be made.

Scheduled Maintenance:

FAFSA on the Web will be unavailable on every Sunday from 5 a.m. to 11 a.m. (Eastern Standard Time). We apologize for any inconvenience this may cause. [More>>](#)

Before Beginning a FAFSA

Get organized!

To simplify filling out the application, gather the required documents and other information.

- Determine my eligibility
- Gather documents and information
- Check deadlines
- Register for a PIN
- Find my school codes

Filling Out a FAFSA

Fill out the application!

FAFSA has seven steps that ask about you, your school plans, financial information and more.

- Fill out a FAFSA
- Llenar una FAFSA en Español
- Fill out a Renewal FAFSA
- Continue working on saved FAFSA
- Provide Electronic Signature

FAFSA Follow-up

Find your FAFSA online!

You can go back to your FAFSA to check status, make corrections to a processed FAFSA and get other information.

- Check status of a submitted FAFSA
- Print Student Aid Report (SAR)
- Make Corrections to a Processed FAFSA
- Student Access
- More Options >>>

Students.gov

www.students.gov



The screenshot shows the homepage of the Students.gov website. At the top, there is a banner with a circular image of three students and the text "students.gov" in large red letters. Below the banner, the tagline "student gateway to the U.S. Government" is visible. On the right side of the banner, there is a search bar with the text "I want to..." and a dropdown menu showing "Apply for financial aid". The date "October 7, 2004" is displayed on the right. On the left side, there is a search box with the text "Search students.gov..." and a "SEARCH" button. Below the search box, there is a "FIRSTGOV" logo and a list of links: "Plan your education", "Pay for your education", "Career development", "Military service", "Government 101", "Community service", "Travel", and "More...". In the center, there is a welcome message: "Welcome to students.gov, your comprehensive information portal providing answers to your questions on education, career, government and more. Check out the topics below." Below this message, there are two columns of links. The left column is titled "Plan your education..." and lists links for "Prepare for college", "Choose a school", "Testing", "Graduate students", "Vocational students", "Returning students", "Distance education", "Study in the U.S.", and "Study abroad". The right column is titled "Pay for your education..." and lists links for "Financial aid overviews", "Scholarships and grants", "Find a loan", "Loan repayment", "State financial aid", "Military funding", and "Fellowships". On the far right, there is a section titled "Newest Links" which lists five links: "National Museum of the American Indian (Smithsonian Institution)", "Veterans History Project (Library of Congress)", "Bob Quits Smoking (American Legacy Foundation)", "Nursing Scholarship Program (US Dept of Health and Human Svcs)", and "G...".

students.gov

student gateway to the U.S. Government

October 7, 2004

Email this page to a friend

Search students.gov...

SEARCH

Search Tips

FIRSTGOV
Search the FirstGov database

Plan your education

Pay for your education

Career development

Military service

Government 101

Community service

Travel

More...

Welcome to **students.gov**, your comprehensive information portal providing answers to your questions on education, career, government and more. Check out the topics below.

Plan your education...
It's never too early... or too late... to begin planning education after high school. Some valuable links to get you started.

- [Prepare for college](#)
- [Choose a school](#)
- [Testing](#)
- [Graduate students](#)
- [Vocational students](#)
- [Returning students](#)
- [Distance education](#)
- [Study in the U.S.](#)
- [Study abroad](#)

Pay for your education...
Links to general info about the major federal student aid programs and other federal, state, and private sources of aid.

- [Financial aid overviews](#)
- [Scholarships and grants](#)
- [Find a loan](#)
- [Loan repayment](#)
- [State financial aid](#)
- [Military funding](#)
- [Fellowships](#)

Newest Links

Below are the 5 newest links added to students.gov. Click on the link to go directly there.

1. [National Museum of the American Indian \(Smithsonian Institution\)](#)
2. [Veterans History Project \(Library of Congress\)](#)
3. [Bob Quits Smoking \(American Legacy Foundation\)](#)
4. [Nursing Scholarship Program \(US Dept of Health and Human Svcs\)](#)
5. [G...](#)

The federal government's one-stop Web portal for students

E-Gov 2000 Trail Blazer Award

Students.gov

www.students.gov

Example
search
results for
a user
clicking on
Financial
Aid
Overview



students.gov

student gateway to the U.S. Government

I want to...

October 4, 2004

[Email this page to a friend...](#)

[Search Tips](#)



Search the FirstGov database

- Plan your education
- Pay for your education
- Career development
- Military service
- Government 101
- Community service
- Travel
- More...

Subscribe to students.gov
Infosource: An email newsletter containing useful tips and site highlights from students.gov.

Featured Site...

[COOL: College Opportunities On-Line](#)

IPEDS College Opportunities On-Line is your direct link to over 9,000 colleges and...

Financial aid overviews

A collection of useful websites bringing together the basic info you need to know about paying for your education with student financial aid.

Sites 11-20 of 22 [Page 2]. Other pages: [\[Prev\]](#) [1](#) [2](#) [3](#) [\[Next\]](#)

★★★
Ratings: 34
Visits: 5432

Financial Aid Advisor (US Dept of Labor)
<http://www.careertools.org/finaidadvisor/>
Learn which education and training benefits you may be eligible to receive from a variety of Federal program sources, and how to find more information on each area of assistance. Great for any prospective student!

[rate this site...](#)

★★★
Ratings: 52
Visits: 3127

Mapping Your Future
<http://Mapping-Your-Future.org/>
This site is sponsored by a group of guaranty agencies that are in the Federal Family Education Loan Program (FFELP) and want to provide information about higher education and career opportunities.

[rate this site...](#)

★★★
Ratings: 22
Visits: 1582

Financial Aid: You can afford it! (NASFAA)
[http://www.nasfaa.org/subhomes/doiataffordit/afford ...](http://www.nasfaa.org/subhomes/doiataffordit/afford...)
College is one of the biggest investments you and your family will ever make. There is help! This web site provides you with concrete information and advice about finding and applying for financial aid.

[rate this site...](#)

★★★
Ratings: 5
Visits: 1092

Cash for College (Nat'l Assoc of Student Financial Aid Administrators)
[http://www.nasfaa.org/SubHomes/Cash4college/index2 ...](http://www.nasfaa.org/SubHomes/Cash4college/index2...)
Getting the education you want is possible. College isn't easy, but education after high school is within your reach. NASFAA's Cash for College page gives you the answers to common questions about student financial aid.

[rate this site...](#)

★★★

Independent 529 Plan (Prepaid Tuition Plan)
<http://www.independent529plan.org>

[rate this site...](#)

Reporting Fraud & Waste

www.ed.gov/about/offices/list/oig/misused

Email:
oig.hotline
@ed.gov

Phone:
1-800-
MIS-USED

Want
anonymity?
Use special
mail-in form
available
on this web
site



The screenshot shows the ED.gov website. At the top, the ED.gov logo is on the left, and the U.S. Department of Education mission statement is on the right. Below the header is a navigation bar with links for Students, Parents, Teachers, Administrators, and Results Agenda. The main content area is titled "OFFICES" and features a large "OIG" heading for the Office of Inspector General. A sidebar on the left lists various ED resources, including "About ED", "Overview", "Contacts", "Offices" (with sub-links for Organization Chart and Offices), "Boards & Commissions", "White House Initiatives", "Publications", "ED Performance & Accountability", and "Jobs". The main content area includes a "Quick Click" section with a "Select a Topic" dropdown and a "Search ED.gov" box. Below this is a "Scholarship Telemarketing Fraud Scheme!" alert. On the right side, there is a "No Child Left Behind" banner, a "Learn About K-12 Funding Facts" link, and a "Related Topics" section listing "MISUSED", "FOIA", and "OIG Fraud Hotline".

ED.gov U.S. Department of Education
Promoting educational excellence for all Americans.

Students Parents Teachers Administrators Results Agenda

OFFICES

OIG
Office of Inspector General

About ED

- Overview
- Contacts
- Offices**
 - Organization Chart
 - Offices
- Boards & Commissions
- White House Initiatives
- Publications
- ED Performance & Accountability
- Jobs

Quick Click

Select a Topic

Search ED.gov

GO

MISUSED Home Page | Fraud Hotline
ID Theft | How ID Theft Happens | Reduce Your Risk
What to Do if a Victim | OIG Investigates
School Responsibility | Scholarship Scams

The Office of Inspector General (OIG) at the U.S. Department of Education (ED) conducts audits, investigations, and inspections of education programs and operations. Anyone knowing of fraud, waste, or abuse of Department of Education funds should contact the [OIG Fraud Hotline](#) to make a confidential report.

Scholarship Telemarketing Fraud Scheme!

The Office of Inspector General at the U.S. Department of Education has become aware of a potential fraud scheme involving persons

No Child Left Behind

[Learn About K-12 Funding Facts](#)
[NCLB Updates & more...](#)

Related Topics:

- MISUSED**
- FOIA**
- OIG Fraud Hotline**

Get More!
Receive [ED newsletter](#)
Get [answers to ques](#)
Take our [online sur](#)

Direct Loan Servicing Center

www. <http://www.dlssonline.com>

Borrowers
can make
online
payments

view account
balances

change
billing
options

enroll in
electronic
services



FSA
FEDERAL
STUDENT AID

We Help Put America Through School

[Español](#) • [Contact us](#) • [Privacy](#) • [Site map](#)

HOME | **YOUR ACCOUNT** | QUESTION CENTER | FORMS

Access Your Account

Log In
To Your Account

Log in to...

- make online payments
- view account balances
- change billing options
- enroll in electronic services

and much more...

Forgot Your PIN?

Forgot your PIN
or want to change it?

Apply For A PIN

Your PIN serves as your identifier allowing you to access your personal information in various U.S. Department of Education systems.

[Request Now](#)

Tour This Site

Tour

Welcome To:

Direct Loan Servicing
ONLINE



Entrance & Exit Counseling

Get the information you need as a Direct Loan borrower.

GO

Direct Loan Servicing

[Variable interest rates on 7/1/2004 \(7/1\)](#)

[See a](#)

Your Account ...

Make online payments, view your account balances and payment history, change your billing options, enroll in electronic services and much more...



Loan Consolidation ...

A Consolidation Loan allows you to combine one or more of your federal education loans into a new loan that offers you several advantages such as one monthly payment, flexible repayment options, and reduced monthly payments.



Enroll in Electronic Services ...

You can choose to receive your Direct Loan bills and correspondence electronically, eliminating paper mail. Electronic services are faster, free, and more convenient.



Make an Online Payment ...



National Student Loan Data System

www.nslds.ed.gov

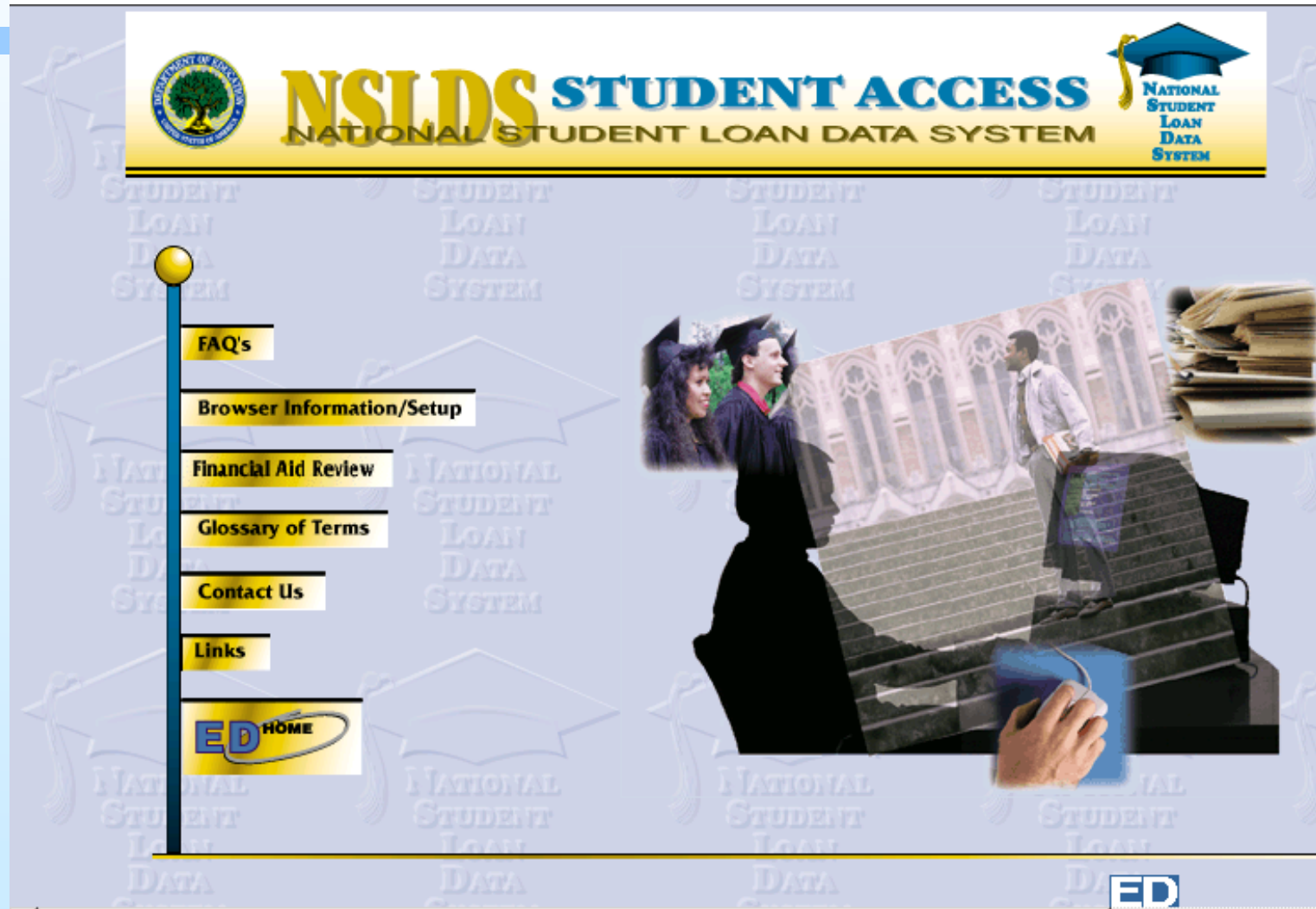
- The central database for student aid
- Receives data from schools, agencies that guaranty loans, the Direct Loan program, the Pell Grant program, and other U.S. Department of Education programs.
- Provides a centralized, integrated view of Title IV loans and Pell grants that are tracked through their entire cycle; from aid approval through closure.

National Student Loan Data System



www.nslds.ed.gov

One stop
for account
information

Customer
service
available via
1-800-
4FED-AID



The banner features the Department of Education seal on the left, the text "NSLDS STUDENT ACCESS" in large blue letters, and "NATIONAL STUDENT LOAN DATA SYSTEM" in smaller blue letters below it. On the right is a blue graduation cap icon with the text "NATIONAL STUDENT LOAN DATA SYSTEM". Below the header is a vertical navigation menu with a yellow sphere at the top. The menu items are: "FAQ's", "Browser Information/Setup", "Financial Aid Review", "Glossary of Terms", "Contact Us", "Links", and "ED HOME". To the right of the menu is a collage of images: two graduates in black gowns, a stack of books, a person in a white shirt standing in front of a large building, and a hand clicking a computer mouse. The background of the banner is light blue with faint, repeating watermarks of the text "NATIONAL STUDENT LOAN DATA SYSTEM" and graduation caps. The ED logo is in the bottom right corner.

 **NSLDS STUDENT ACCESS**
NATIONAL STUDENT LOAN DATA SYSTEM 

FAQ's
Browser Information/Setup
Financial Aid Review
Glossary of Terms
Contact Us
Links
ED HOME


ED

National Student Loan Data System

www.nslds.ed.gov


NSLDS
account
access
using the
FSA PIN

Secure on-
line account
inquiries &
information



PIN HOME | PIN REQUEST AND INFORMATION | DISABLE OR RE-ESTABLISH MY PIN | SECURITY | CONTACT US

PIN REQUEST & INFORMATION



APPLY FOR PIN

CHANGE PIN

CHECK PIN STATUS

REQUEST A DUPLICATE PIN

UPDATE MY PIN INFORMATION

PIN FAQ'S

Confirming Your Identity

We need some personal information and the PIN we mailed to you. You must provide this information to access your U.S. Department of Education information through the Internet. Please answer the following questions and select [Submit Request](#).

Since your PIN can be used to retrieve personal information about you and to sign documents, including a promissory note, you must not share or disclose the PIN to others. By using your PIN, you agree that it has not been compromised -- no one besides you knows it. If you think your PIN has been compromised, you should change it at the Department of Education PIN Registration Web site using the option ["Change PIN"](#).

What is your social security number?
Please enter this number without the dashes. For example, 123456789.

What are the first two (2) letters of your last name?

What is your date of birth?
Please enter this date in "mmddyyyy" format. For example, 08171975 for August 17, 1975.

What is your PIN?

PREVIOUS

SUBMIT REQUEST


CLEAR FORM

HELP

Mapping Your Future

mapping-your-future.org

- Career Planning
- School selection
- Paying for school
- Live Internet chat sessions
- Early Awareness
- Financial Literacy & Default Prevention
- Online Student Loan Counseling
- Default Prevention Tool



[middle & h.s. students](#)[undergraduate students](#)[graduate students](#)[adult students](#)[student loan borrowers](#)[parents](#)[middle & h.s. counselors](#)[financial aid professionals](#)

Welcome to Mapping-Your-Future

[en Español](#) | [Contact Us](#) | [Media Kit](#) | [Site Map](#) | [Search](#)

Site Menu

[Student Loan Counseling Interview](#)

[Features](#)

[Topics](#)

[Financial Fitness Tools](#)

[Chat Events](#)

[JobGusher.com](#)


[Troops and their Families](#)

[Mapping Your Future Sponsors](#)

[Friends of Mapping Your Future](#)

[Media Kit](#)

[Individual Donation Program](#)





Planning a Career

Selecting a School

Paying for School

One stop site for students and parents with information on financial strategies, career options, and college planning.

Considering PLUS loans? Visit the [PLUS loan guide](#).



Mapping Your Future

mapping-your-future.org

Regularly scheduled live Chat Events are held. Transcripts are created and can also be used as FAQs



Mapping Your Future™

middle & h.s. students | undergraduate students | graduate students | adult students | student loan borrowers | parents | middle & h.s. counselors | financial aid professionals

Welcome to Mapping-Your-Future

en Español | Contact Us | Media Kit | Site Map | Search

Site Menu

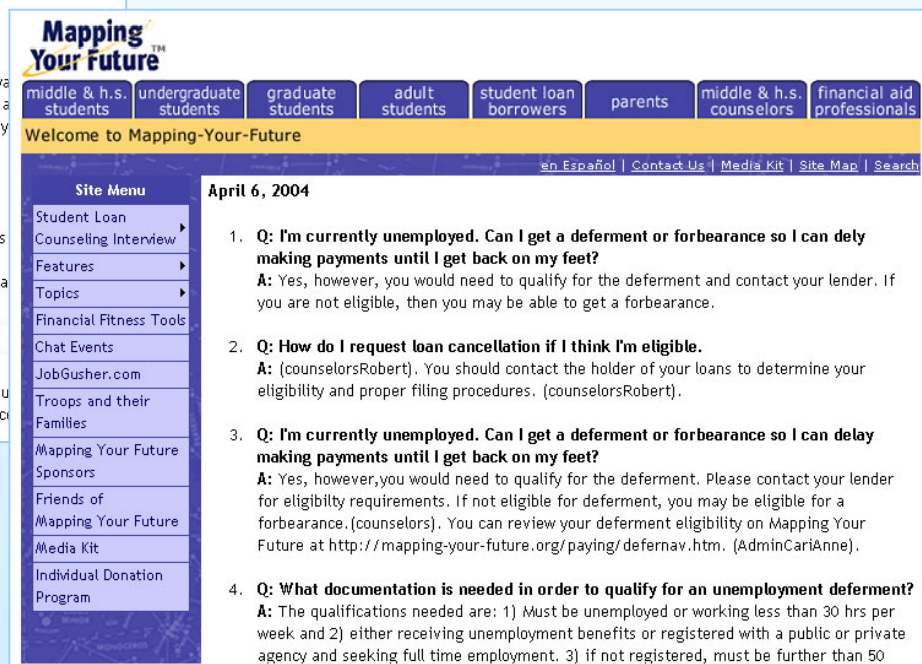
- Student Loan
- Counseling Interview
- Features
- Topics
- Financial Fitness Tools
- Chat Events
- JobGusher.com
- Troops and their Families
- Mapping Your Future Sponsors
- Friends of Mapping Your Future
- Media Kit
- Individual Donation Program

Live Chat Events

Please join us for Mapping Your Future chat events. These live chats are a great way for a counselor and have your financial aid, college, and career questions answered -- at the convenience of a computer. Mark your calendar with the chat events that interest you and download the [chat poster](#).

Chat Schedule

- Tuesday, October 12, 2004 evening chat - Finding the school of your dreams admission
- Tuesday, November 9, 2004 evening chat - Loan forgiveness, cancellation, a
- Tuesday, December 14, 2004 evening chat - Loan consolidation
- Tuesday, January 11, 2005 evening chat - FAFSA, financial aid, and careers
- Tuesday, February 8, 2005 daytime chat - FAFSA, financial aid, and careers
- Tuesday, March 8, 2005 daytime chat - Online and distance education
- Tuesday, April 12, 2005 evening chat - Deferments, forbearances, and default
- Tuesday, May 10, 2005 evening chat - Loan consolidation, forgiveness, cancella



Mapping Your Future™

middle & h.s. students | undergraduate students | graduate students | adult students | student loan borrowers | parents | middle & h.s. counselors | financial aid professionals

Welcome to Mapping-Your-Future

en Español | Contact Us | Media Kit | Site Map | Search

Site Menu

- Student Loan
- Counseling Interview
- Features
- Topics
- Financial Fitness Tools
- Chat Events
- JobGusher.com
- Troops and their Families
- Mapping Your Future Sponsors
- Friends of Mapping Your Future
- Media Kit
- Individual Donation Program

April 6, 2004

- Q: I'm currently unemployed. Can I get a deferment or forbearance so I can delay making payments until I get back on my feet?**

A: Yes, however, you would need to qualify for the deferment and contact your lender. If you are not eligible, then you may be able to get a forbearance.
- Q: How do I request loan cancellation if I think I'm eligible.**

A: (counselorsRobert). You should contact the holder of your loans to determine your eligibility and proper filing procedures. (counselorsRobert).
- Q: I'm currently unemployed. Can I get a deferment or forbearance so I can delay making payments until I get back on my feet?**


A: Yes, however, you would need to qualify for the deferment. Please contact your lender for eligibility requirements. If not eligible for deferment, you may be eligible for a forbearance. (counselors). You can review your deferment eligibility on Mapping Your Future at <http://mapping-your-future.org/paying/deferfav.htm>. (AdminCariAnne).
- Q: What documentation is needed in order to qualify for an unemployment deferment?**

A: The qualifications needed are: 1) Must be unemployed or working less than 30 hrs per week and 2) either receiving unemployment benefits or registered with a public or private agency and seeking full time employment. 3) if not registered, must be further than 50

YouCanDealWithIt.com

www.youcandealwithit.com

Information
and tools
used to teach
student
borrowers
about
personal
financial
management.



The screenshot shows the homepage of YouCanDealWithIt.com. The header features the site name in orange and a green banner with the text "Your student loan payments are due" and an illustration of a man holding a box. Below the header is a navigation bar with links for "FOR FINANCIAL AID ADMINISTRATORS", "SITE MAP", "NEWS", and "ABOUT US". A search bar is also present. The main content area includes a "WELCOME" message, a notice about system maintenance on October 17, and a welcome message from the site. A sidebar on the left lists various tools and resources: "debtsurvival", "moneymangement", "yearbyyear" (marked as new), "graduateschool", "careerdevelopment", "living", "calculators", and "linksandresources". The "what's new" section highlights a September 2004 update about a free concert and giveaways. At the bottom, there are links to a newsletter and a puzzle solutions page, along with a "downloads" section.

YOUCANDEALWITHIT

Your student loan payments are due

FOR FINANCIAL AID ADMINISTRATORS SITE MAP NEWS ABOUT US

WELCOME

On Sunday, October 17 between the hours of 6AM and 6PM EST, YouCanDealWithIt will be unavailable due to system maintenance and upgrades. We apologize for the inconvenience.

Welcome to YouCanDealWithIt.com! Our goal is to provide you with the tools and resources that will help you plan your financial future...now! As you explore the site, you will discover tips, features, and steps to follow that will provide a framework for a lifetime of financial success.

Looking for something specific or not really sure what you need? Check out the [site map](#), which will lead you to all the features of YouCanDealWithIt.com. Each section of the site was created to help make your journey through the financial world a little easier. Enjoy your trip!

what's new

September 2004
What's better than kicking off the new school year with a free concert, giveaways and a "boat load" of outdoor activities? Celebrating it with thousands of your closest friends - and YouCanDealWithIt.com is along for the ride!

On Saturday, October 2, YouCanDealWithIt.com rolls into TWO towns to kick-off the new school year! Philadelphia-area college students can learn what the region has to offer at the 3rd annual *Campus Philly Kick-*

YOUCANDEALWITHIT NEWSLETTER
Click here to register today!

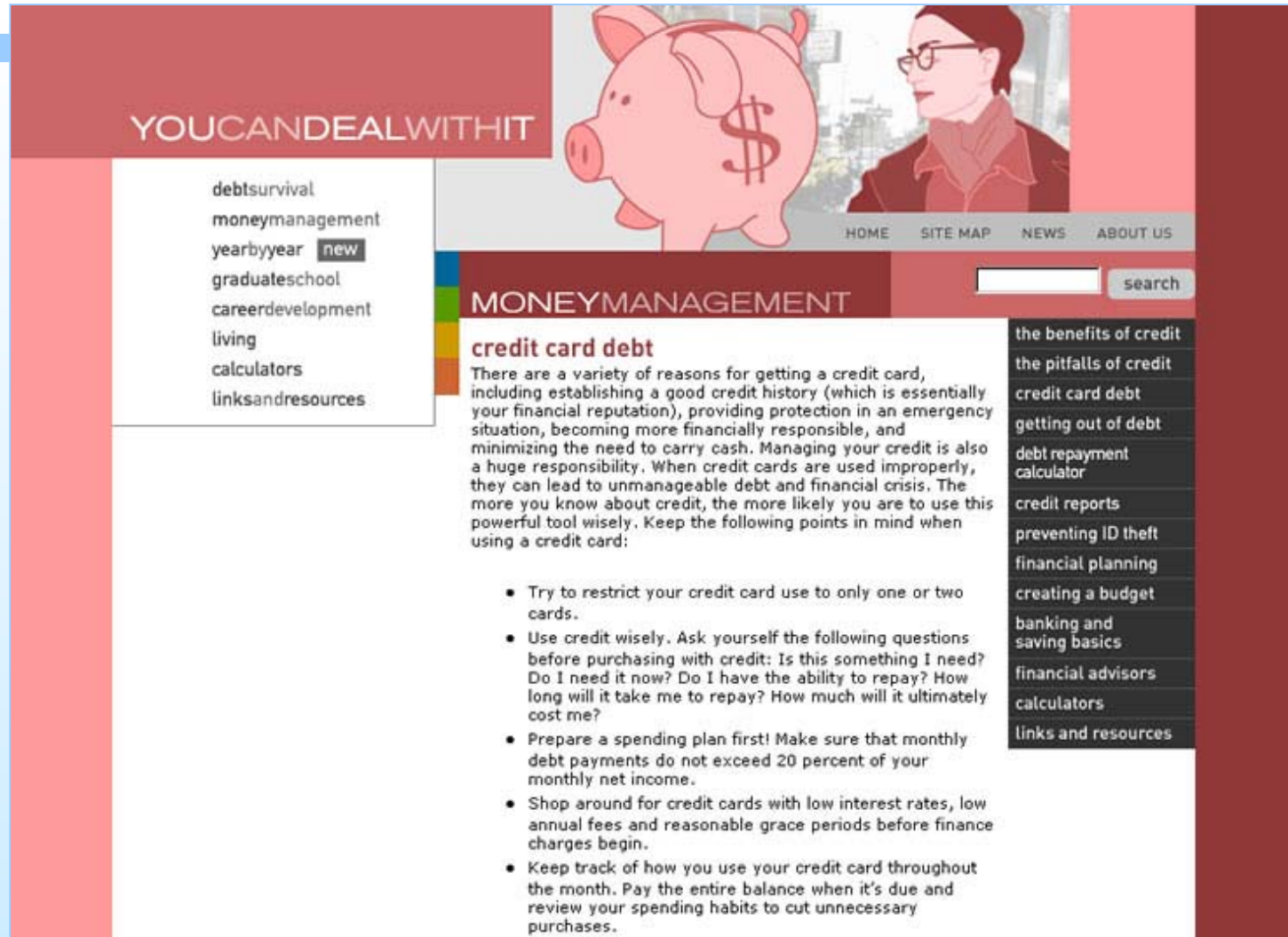
The You Can Deal Journal
~PUZZLE SOLUTIONS~


downloads

YouCanDealWithIt.com

www.youcandealwithit.com

Informs and promotes a practical and responsible approach for dealing with credit cards.



The screenshot shows the homepage of the YouCanDealWithIt.com website. The header features the site's name in a large, bold, blue font, with the URL below it. A navigation bar includes links for HOME, SITE MAP, NEWS, and ABOUT US. A search bar is located on the right side of the navigation bar. The main content area is divided into two columns. The left column contains a list of links: debtsurvival, moneymanagement, yearbyyear (marked as new), graduateschool, careerdevelopment, living, calculators, and linksandresources. The right column features a large image of a pink piggy bank with a dollar sign on its side, and a smaller image of a woman's face. Below the images, the section is titled "MONEYMANAGEMENT" and "credit card debt". The text explains the importance of credit and provides a list of tips for using credit cards wisely. A sidebar on the right lists various financial topics and resources.

YOUCANDEALWITHIT

debtssurvival
moneymanagement
yearbyyear **new**
graduateschool
careerdevelopment
living
calculators
linksandresources

MONEYMANAGEMENT

credit card debt

There are a variety of reasons for getting a credit card, including establishing a good credit history (which is essentially your financial reputation), providing protection in an emergency situation, becoming more financially responsible, and minimizing the need to carry cash. Managing your credit is also a huge responsibility. When credit cards are used improperly, they can lead to unmanageable debt and financial crisis. The more you know about credit, the more likely you are to use this powerful tool wisely. Keep the following points in mind when using a credit card:

- Try to restrict your credit card use to only one or two cards.
- Use credit wisely. Ask yourself the following questions before purchasing with credit: Is this something I need? Do I need it now? Do I have the ability to repay? How long will it take me to repay? How much will it ultimately cost me?
- Prepare a spending plan first! Make sure that monthly debt payments do not exceed 20 percent of your monthly net income.
- Shop around for credit cards with low interest rates, low annual fees and reasonable grace periods before finance charges begin.
- Keep track of how you use your credit card throughout the month. Pay the entire balance when it's due and review your spending habits to cut unnecessary purchases.

the benefits of credit
the pitfalls of credit
credit card debt
getting out of debt
debt repayment calculator
credit reports
preventing ID theft
financial planning
creating a budget
banking and saving basics
financial advisors
calculators
links and resources

YouCanDealWithIt.com

www.youcandealwithit.com



YOUCANDEALWITHIT

- debtsurvival
- moneymanagement
- yearbyyear **new**
- graduateschool
- careerdevelopment
- living
- calculators
- linksandresources

YEARBYYEAR

first year student

You have chosen to pursue a higher level of education and it is important to remember a few simple steps when planning your academic career. Your first year is crucial. For most, it's the first time leaving home and living on your own. Budgeting your time, money, and social life is essential to remaining grounded and will help as you embark on your journey and begin making decisions about your future. Take advantage of the many resources available to you, as well as the tips included below, to help you have a successful first year. And remember, your first objective should always be your education.


Click on one of the sections below to learn more.

- Student Loans
- Budgeting & Prioritizing
- Classes & Careers
- College Life
- Extracurricular Activities

Student Loans

- Research student aid deadlines and create a schedule to check periodically. Deadlines for federal, state, college, and private student aid vary, so it is important to know the deadlines for any and all loans (Perkins, Stafford, PLUS, etc.) you have. [Click here](#) for more information about various types of student loans.
- The deadline for filing your Free Application for Federal Student Aid (FAFSA) is June 30th. It often takes 4-6 weeks to process the paperwork and it is recommended you submit your application as soon as possible in order for your school to receive your information on time. Visit [www.fafsa.ed.gov](#) for more information.

first year student
second year student
third year student
fourth year student
fifth year and beyond



YOUCANDEALWITHIT

- debtsurvival
- moneymanagement
- yearbyyear **new**
- graduateschool
- careerdevelopment
- living
- calculators
- linksandresources

YEARBYYEAR

third year student

You are now a seasoned veteran. As a third year student you should be well in the midst of your major. You should start thinking about plans for the upcoming semesters. Whether it's an internship or foreign study opportunity, getting your feet wet will only make you a more well-rounded student and future hire. Continue to apply the steps you have learned in the previous years to strengthen your core knowledge.

Click on one of the sections below to learn more.

- Student Loans
- Budgeting & Prioritizing
- Classes & Careers
- College Life
- Extracurricular Activities

Student Loans

- Continue to monitor the status of your student aid and student loan deadlines. Remember that state, college, and private deadlines may be earlier than federal deadlines.
- Renew your FAFSA by June 30th and get all necessary paperwork completed and sent several weeks before they are due (or continue with the online process). Visit [www.fafsa.ed.gov](#) for more information. Remember to review your Student Aid Report (SAR) for accuracy and to determine eligibility for future financial aid.
- If you have a subsidized student loan consider making interest payments while in school. This will help reduce your overall payment. [Click here](#) to try the Interest

first year student
second year student
third year student
fourth year student
fifth year and beyond

Student loan advice provided
In context of student's academic
year

College Planning: www.glhec.org The College Justificator









Provides advice on the relationship between the level of education and potential occupations, income levels, and average student loan debt.

THE COLLEGE JUSTIFICATOR

QUIT

Dishwasher

Surgeon

LIST OF CAREERS

Title	Occupation		Income	Student Loan Debt
Professional	Doctor, Lawyer		\$47,000	\$42,000
PhD	Professor, Scientist		\$68,000	\$38,000
Master's	Engineer, Librarian		\$43,000	\$18,000
Bachelor's	Banker, Teacher	+	\$48,000	\$19,000
Associate, Certificate	Chef, Graphic Artist		\$34,000	\$12,000
Some College	Office Worker, Mechanic		\$28,000	\$6,500
HS Graduate	Construction, Clerk		\$25,000	\$0
HS Dropout	Laborer, Service Worker		\$16,000	\$0

View Sources ▶

GOOD NEWS : In an increasingly competitive workplace, a Bachelor's degree is required for the better paying jobs, especially the new ones. It is also the best excuse for indulging in the quintessential college experience.

BAD NEWS : Four-year private schools are expensive, and four-year public schools aren't exactly cheap anymore. Sure, financial aid is available, but higher tuition means more student loan debt to pay back.

THE MORAL : A Bachelor's degree offers many lifelong benefits. But it can be expensive, and graduation isn't automatic. Make sure a Bachelor's degree program is right for you, and that you're ready for it.

College Planning: The College Justificator

Relevant supporting research results are available through the advice column.



THE COLLEGE JUSTIFICATOR QUIT

Dishwasher Surgeon

Bachelor's Degree Career Options :

- Federal or state law officer
- Computer software engineer
- Cartographer
- Engineer
- Conservation scientist
- Social worker
- Teacher
- Journalist
- Technical writer
- Interpreter/translator
- Financial manager
- Tax examiner
- News reporter

LIST OF CAREERS

Title			
Bachelor's			
Associate, Certificate			
Some College	Office Worker, Mechanic	\$28,000	\$6,500
HS Graduate	Construction, Clerk	\$25,000	\$0
HS Dropout	Laborer, Service Worker	\$18,000	\$0

View Sources >

THE MORAL : A Bachelor's degree offers many lifelong benefits. But it can be expensive, and graduation isn't automatic. Make sure a Bachelor's degree program is right for you, and that you're ready for it.

NEWS : In an increasingly competitive workplace, a Bachelor's degree is required for the best jobs, especially the new ones. So the best excuse for not going to college is the quintessential experience.

NEWS : Four-year private schools are expensive, and four-year schools aren't exactly cheap. Sure, financial aid is available, but higher tuition means more student loan debt to pay back.

CLOSE



THE COLLEGE JUSTIFICATOR QUIT

Dishwasher Surgeon

More Jobs Require A Bachelor's Degree :

Research anticipates the number of jobs requiring a Bachelor's degree will grow by 19% over the next ten years, faster than job growth for any other educational level. These jobs – which will command incomes higher than those jobs requiring less education – will be equal to 31% of all new jobs created over the next ten years.

(Source: A. Carnevale, D. Desrochers, Standards for What? The Economic Roots of K-16 Reform, 2003)

LIST OF CAREERS

Title			
Bachelor's			
Associate, Certificate	Chef, Graphic Artist	\$34,000	\$12,000
Some College	Office Worker, Mechanic	\$28,000	\$6,500
HS Graduate	Construction, Clerk	\$25,000	\$0
HS Dropout	Laborer, Service Worker	\$18,000	\$0

View Sources >

THE MORAL : A Bachelor's degree offers many lifelong benefits. But it can be expensive, and graduation isn't automatic. Make sure a Bachelor's degree program is right for you, and that you're ready for it.

NEWS : In an increasingly competitive workplace, a Bachelor's degree is required for the better jobs, especially the new ones. So the best excuse for not going to college is the quintessential experience.

NEWS : Four-year private schools are expensive, and four-year schools aren't exactly cheap. Sure, financial aid is available, but higher tuition means more student loan debt to pay back.

CLOSE

Job types usually requiring a specific level of education are displayed.

SallieMae

College Answer

The Planning for College Destination

Log On

Register

Home

Preparing

Selecting

Applying

Paying

Deciding

Financing

Help

College Costs

Cost of Attendance

School Affordability Analyzer

Free Paying for College Seminars

Education Savings Plans

Free Money for College

Loans to Help Pay

Other Ways to Pay

Student Financial Aid

Tax Benefits

Información en Español

College Costs

School Affordability

Select School

Now you'll need to select the school of your choice.

If you do not find the school you're looking for

Please scroll down the entire list. The school you have chosen may be listed under a different name in the database. For example, in New York, a school commonly known as Buffalo State is listed as the State University at Buffalo.

The school you're considering may not be featured in our extensive database. Please select a similar school to get comparable attendance cost estimates.

Page 1 | 2 | 3 of 3 pages

Wisconsin

Choose Another State

Please select the school you're considering:

Al-Mi MI-Un Un-Wi

Alverno College

Bellin College of Nursing

Beloit College

Blackhawk Technical College

Only 25 schools will be displayed on a page.

If your search returned more than 25 schools, click on the page numbers at the top of the list to go to the next page. Once you select your school, the Award Letter information window will be displayed

If you need to choose another state, press the arrow next to the Choose Another State option at the top of the window, and select the new state from the drop-down list.

Financial Aid Planning: School Affordability Analyzer

University of Wisconsin - Madison

Scenario Name: * UW1

Please enter a "nickname" of no more than 13 characters for the university you have chosen in the box above.

Tuition:	\$ 4,086	School Average	Your Scenario
Additional Required Fees:	\$	Average Need-based Gift Award:	\$ 4936.00
Estimate For Books/Supplies:	\$ 680	Average Need-based Self-Help Award:	\$ 1922.00
Estimate For Other Expenses:	\$	Average Need-based Loan:	\$ 3926.00
Room and Board:	\$ 5,700		
Total Cost Of Attendance:	\$ 10,466	Total Financial Aid:	\$ 10,784
		Unmet Financial Need/Difference:	5,540

This is the amount you and your family would be expected to contribute to the cost of your college education. To see how you can meet this financial need, click on the continue button.

ResetContinue

University of Wisconsin - Madison
UW1

Private Grants/Scholarships:	\$ 2,000
Parent Cash/Savings:	\$ 2,000
Student Cash/Savings:	\$ 1,000
Other Sources:	\$ 0
Total Funds Available:	\$ 5,000
Expected Number Of Years In College:	4

Continue

University of Wisconsin - Madison
UW1

Student Balance:	\$ 0
Interest Rate:	2.77 %
Loan Term (In Years):	15
Parent Balance:	\$ 0
Interest Rate:	4.17 %
Loan Term (In Years):	10
Shortfall:	\$ 540


Continue

Calculates the affordability level of specific schools, given students assets, average school costs and financial assistance. 29

Financial AidPlanning:

www.educationplanner.com

Award Analyzer



Education Planner
American Education Services

[Home](#) | [About Us](#) | [Contact Us](#) | [Site Map](#)
 Información en Español

[Preparing](#) | [Selecting](#) | [Applying](#) | [Deciding](#) | [Paying](#)
 My Planner

[Home](#) > [Deciding](#) > [Award Analyzer](#)

Award Analyzer

[Login & Save](#)

The **Award Analyzer** is a tool that helps you compare award letters to determine which school is prepared to give you the most aid. Start by entering the financial aid information in your award letters into the electronic worksheet. After entering the information, select Calculate to see the results. The results will enable you to compare your awards side-by-side to determine which institution has provided the best award package.

In addition, you can use the **Save** option to store your analysis. During your next visit, you can go to **My Planner**, login and view your analysis again. Warning: In viewing a stored version of the award analyzer, if you make any changes to the information and save, the changes you made will be stored to the database.

Here's how it works:

- Enter all the information from each letter into the worksheet below
- Enter the amount in the appropriate fields in the correct format. Enter only the numeric value such as 10000 not \$10,000.
- Compare each item with its counterparts from other schools
- Discover which school offers you the best package

Colleges	School 1	School 2	School 3	School 4	School 5
Cost of Attendance					
Tuition & Fees	17000	15000	5000	4500	7500
Room & Board	6000	5000	5000	4000	6000
Other Expenses	1000	1000	1000	1000	1000
Total cost of Attendance	\$24000	\$21000	\$11000	\$9500	\$14500
Expected Family Contribution					

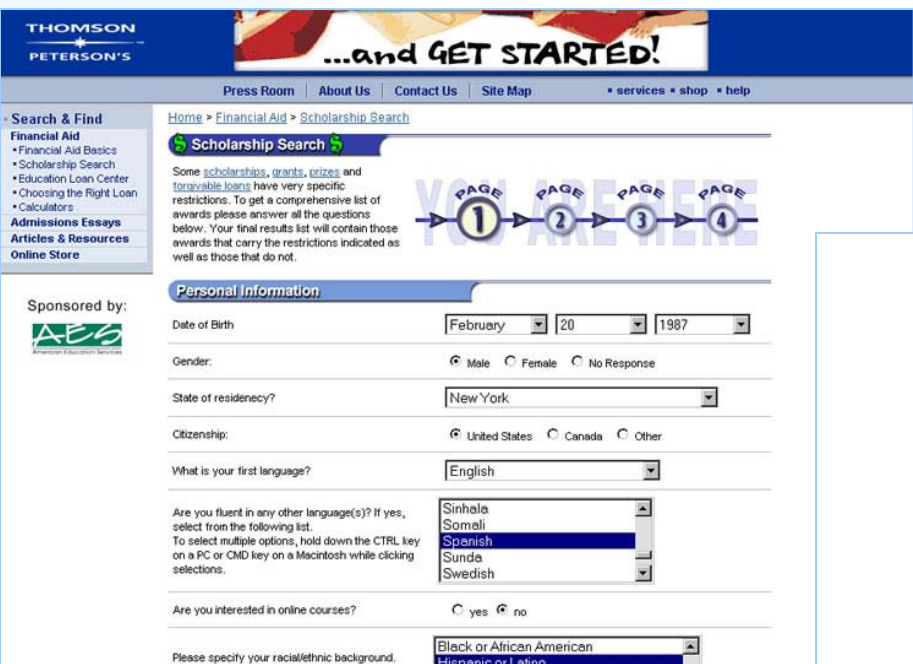
Expected Family Contribution	9500	8500	8500	8500	8500
Financial Aid Eligibility					
Financial Aid Eligibility	\$14500	\$12500	\$2500	\$1000	\$6000
Scholarships/Grants					
Total Scholarship/Grants	3000	0	1000	0	0
Student Loans					
Total Student Loans	6500	3500	3500	3500	3500
Work Study Employment					
Total Work Study Employment	3000	3000	3000	3000	3000
Financial Aid Resources:Other					
Other	0	0	0	0	0
Total Aid offered to Student	\$12500	\$6500	\$7500	\$6500	\$6500
Quality of Award Indicator					
% of Aid: Scholarship/Grants	24.00%	.00	13.33%	.00	.00
% of Aid: Student Loan(s)	52.00%	53.85%	46.67%	53.85%	53.85%
% of Aid: Work Study	24.00%	46.15%	40.00%	46.15%	46.15%
% of Aid: Other	.00%	.00%	.00%	.00%	.00%
Unmet Need or Gap	\$11500	\$14500	\$3500	\$3000	\$8000
Clear Column Clear Column Clear Column Clear Column Clear Column					

If you have unmet need, you will have to find funding to pay for college. Some options include borrowing from a PLUS loan or a private loan from a lender. Additionally, you should review your financial aid application (FAFSA, PROFILE) with an aid counselor to ensure there are no errors in the application. Consider asking the school to

Analyzes award packages. Shows free and debt components.

Financial Aid Planning: www.petersons.com Scholarship Search

Information requested focuses on student background, accomplishments, and future plans.



THOMSON PETERSON'S ...and GET STARTED!

Press Room About Us Contact Us Site Map services shop help

Search & Find
Financial Aid
Financial Aid Basics
Scholarship Search
Education Loan Center
Choosing the Right Loan
Calculators
Admissions Essays
Articles & Resources
Online Store

Home > Financial Aid > Scholarship Search

Scholarship Search

Some scholarships, grants, prizes and loanable loans have very specific restrictions. To get a comprehensive list of awards please answer all the questions below. Your final results list will contain those awards that carry the restrictions indicated as well as those that do not.

PAGE 1 PAGE 2 PAGE 3 PAGE 4

Personal Information

Sponsored by: AEE American Education Services

Date of Birth: February 20 1987

Gender: ☒ Male ☐ Female ☐ No Response

State of residency: New York

Citizenship: ☒ United States ☐ Canada ☐ Other

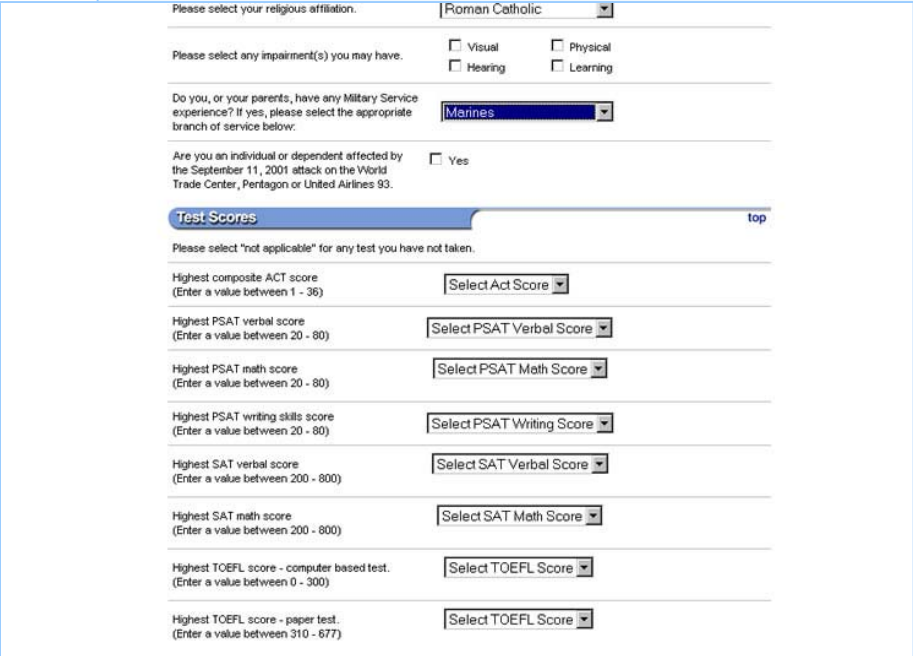
What is your first language? English

Are you fluent in any other language(s)? If yes, select from the following list.
To select multiple options, hold down the CTRL key on a PC or CMD key on a Macintosh while clicking selections.
Sinhala
Somali
Spanish
Sunda
Swedish

Are you interested in online courses? ☐ yes ☒ no

Please specify your racial/ethnic background. Black or African American Hispanic or Latino

Student enters relevant information pertinent relevant to a scholarship search.



Please select your religious affiliation. Roman Catholic

Please select any impairment(s) you may have.
☐ Visual ☐ Physical
☐ Hearing ☐ Learning

Do you, or your parents, have any Military Service experience? If yes, please select the appropriate branch of service below. Marines

Are you an individual or dependent affected by the September 11, 2001 attack on the World Trade Center, Pentagon or United Airlines 93. ☐ Yes

Test Scores top

Please select "not applicable" for any test you have not taken.

Highest composite ACT score. Select ACT Score

Highest PSAT verbal score. Select PSAT Verbal Score

Highest PSAT math score. Select PSAT Math Score

Highest PSAT writing skills score. Select PSAT Writing Score

Highest SAT verbal score. Select SAT Verbal Score

Highest SAT math score. Select SAT Math Score


Highest TOEFL score - computer based test. Select TOEFL Score

Highest TOEFL score - paper test. Select TOEFL Score

Financial Aid Planning: Scholarship Search

Results show
scholarships,
appropriate
for the
student.

Ability to
select and
save a list
and then
modify the
search.



THOMSON
PETERSON'S

Get a plan, Get an education...

[Press Room](#) | [About Us](#) | [Contact Us](#) | [Site Map](#) | [services](#) | [shop](#) | [help](#)

[Home](#) > [Financial Aid](#) > [Scholarship Search](#)

Scholarship Search Results









Now that you've completed your personal profile [Click Here](#) to have your name added to CollegesWantYouSM, absolutely FREE! You'll receive valuable information from colleges interested in students with your profile.

[Update my registration profile](#) | [Change Search Options](#) | [My Scholarship List](#) | [Log out](#)


Click on the award name below for a full description of each award. Be sure to read each profile carefully for award eligibility and application requirements.

1 2 3 4 5 6 7 Next

Results 1 - 30 of 190.

Award Name	Type	Number/yr	\$Amount	Add to Scholarship List
AAL Scholarship Application deadline date: 3/15	Scholarship	4	\$2500	
Academic Excellence Youth Award Application deadline date: 3/6	Grant	25	\$1000 - \$5000	
Actuarial Scholarships for Minority Students Application deadline date: 5/1	Scholarship			
Adm. Mike Boorda Ed. Asst. Prog. Application deadline date: 5/1	Grant		\$2000	
A.E. Robert Friedman/PDCA Scholarship Award Application deadline date: 12/31	Scholarship		\$1500	
AFCEA General Emmett Paige Scholarship Application deadline date: 3/1	Scholarship		\$2000	
AGC Ed. & Research Foundation Undergraduate Schol. Application deadline date: 11/1	Scholarship	55	\$2000	
AGI Minority Scholarship	Scholarship		\$250 - \$1000	


Sponsored by:



Responsible Borrowing: mapping-your-future.org Entrance Counseling

Stafford and Perkins
Online
Student
Loan
Entrance
Counseling

Schools are
notified of
results via
email.



[middle & h.s. students](#)[undergraduate students](#)[graduate students](#)[adult students](#)[student loan borrowers](#)[parents](#)[middle & h.s. counselors](#)[financial aid professionals](#)

Welcome to Mapping-Your-Future

[en Español](#) | [Contact Us](#) | [Media Kit](#) | [Site Map](#) | [Search](#)

Site Menu

[Student Loan Counseling Interview](#)

[Features](#)

[Topics](#)

[Financial Fitness Tools](#)

[Chat Events](#)

[JobGusher.com](#)

[Troops and their Families](#)

[Mapping Your Future Sponsors](#)


[Friends of Mapping Your Future](#)

[Media Kit](#)

[Individual Donation Program](#)

Online Student Loan Counseling


Stafford Counseling



Federal regulations require all first-time Federal Stafford Loan borrowers to participate in Stafford Entrance Loan Counseling before receiving the first disbursement of your loan proceeds. If you were instructed by your school to complete your Stafford Entrance Loan Counseling session on Mapping Your Future, [start here](#).

Federal regulations require all student loan borrowers to participate in Stafford Exit Loan Counseling whenever you drop below half-time enrollment status, withdraw, or graduate. If you were instructed by your school to complete your Stafford Exit Loan Counseling session on Mapping Your Future, [start here](#).

Perkins Counseling



Federal regulations require all Federal Perkins Loan borrowers to participate in Perkins Entrance Loan Counseling before receiving

Responsible Borrowing: Entrance Counseling

Borrower cannot advance to the next step until all practice sessions answers are correct.

Mapping Your Future: Online Student Loan Counseling
Step 3 of 5
Online Help
OSLC Test for University of Wisconsin-Oshkosh-Oshkosh, WI

Stafford Entrance Topic 3 of 6: Understanding Student Loan Borrowing

You must repay your loans, even if you:

- do not complete your education;
- are not employed upon completion of your studies; or
- feel that the education you received did not meet your expectations.

Generally, federal student loans may not be cancelled or discharged due to bankruptcy.

Always borrow conservatively! Once you are out of school, you will have to repay the loan. Devise a plan to repay the loan and stick with it. This will keep you from accumulating large debts and help you manage your student loan debt after you have finished school. Contact your school's Financial Aid Office or visit the Mapping Your Future website for more financial planning information.

You may reduce or cancel your loan at any time before you receive the loan funds. If your school allows you to do so electronically, you must be notified when these funds are applied to your school account.

There are many forms of financial aid: scholarships, grants, work-study, and loans. Become familiar with the types of financial aid available at your school.

Please contact your school's Financial Aid Office for such information.

Maintain Satisfactory Academic Progress
To be eligible for federal financial aid, you must maintain satisfactory academic progress toward a certificate or degree. Each school must publish a standard for evaluating satisfactory progress that must contain a maximum time frame for program completion and a minimum quality standard, such as grade point average. Please obtain and review a current copy of your school's standards.

Withdrawals and Refunds
The law specifies the amount of financial assistance you earn each semester based on your enrollment status. If you withdraw from school, the school uses a specific formula to determine the amount of financial assistance you earned. If you received less assistance than the amount that you earned, you will receive the excess funds. If you received more assistance than you earned, the excess funds must be returned to the school.

If you cease attendance at your school before the end of your loan term, you must repay the loan to your lender. The order in which unearned federal funds are returned is: Stafford, Unsubsidized Direct Stafford, Subsidized Direct Stafford, and other Title IV grant and loan programs. Please contact your school's Financial Aid Office for more information.

Loan Servicers and Loan Sales
Frequently, lenders hire servicers, under contract, to maintain satisfactory academic progress. They are responsible for processing payments or deferments, among other duties. If you have a loan servicer, you will be notified in writing when you are required to make a payment. To increase the amount of funds available for new loans, a lender may allow you to sell your loan to a new holder, you will be notified in writing. You must direct the lender to the new holder.

Answer all of the questions below. Refer to the text above for guidance.

try again. You will receive a message letting you know which question(s) was answered incorrectly, and you may review the content above before trying to answer the question(s) again. If you are not able to answer a question correctly, [online help](#) is available or you can contact your school to complete your counseling session.

1.) I am entitled to reduce or cancel my loan at any time before I receive the loan funds.

☐ F. False

☐ T. True

2.) I am under no obligation to repay my loan if:

☐ A. I do not complete my education

☐ B. I am not employed upon completion of my studies

☐ C. The education I received did not meet my expectations

☐ D. I declare bankruptcy

☐ E. None of the above

3.) When I withdraw from school:

☐ A. Funds are repaid to the Federal Pell Grant program first

☐ B. The amount of assistance I have earned is determined by my professor

☐ C. If I received more assistance than I earned, the excess funds must be returned


☐ D. All of the financial assistance I have received is sent to my parents

Submit Your Answers

The borrower is prompted for a wrong answer, but not told which answer is correct.

Responsible Borrowing: www.bls.gov Occupational Handbook


Detailed occupation descriptions, salaries and benefits, geographic region specific information.



U.S. Department of Labor
Bureau of Labor Statistics
Occupational Outlook Handbook

www.bls.gov

[BLS Home](#) | [Programs & Surveys](#) | [Get Detailed Statistics](#) | [Glossary](#) | [What's New](#) | [Find It In DOI](#)




[OOH Search/A-Z Index](#)

Occupational Outlook Handbook, 2004-05 Edition

You have **three ways** to find career information by occupation on this site:

- To find out about a *specific* occupation, click on the "OOH Search/A-Z Index" link located in the **upper right** corner of the page and then enter the occupation's name in the "Search OOH" box. [Search tips.](#)
- To find out about *multiple* occupations, browse through listings using the occupational cluster links to the **right**.
- For a listing of *all* occupations in alphabetical order, click on the "OOH Search/A-Z Index" link and select a letter.

The *Occupational Outlook Handbook* is a nationally recognized source of career information, designed to provide valuable assistance to individuals making decisions about their future work lives. Revised every two years, the *Handbook* describes what workers do on the job, working conditions, the training and education needed, earnings, and expected job prospects in a wide range of occupations.



- Management
- Professional and Related
- Service
- Sales
- Administrative Support
- Farming and Related
- Construction
- Installation and Related
- Production
- Transportation
- Job Opportunities in the Armed Forces
- Tomorrow's Jobs
- OOH Reprints
- Other OOH Info
- Order

[Career Guide to Industries](#)

[OOO Online](#)

[Employment Projections](#)

[Publications Home](#)

[Back to Top](#)

[Frequently Asked Questions](#) | [Freedom of Information Act](#) | [Customer Survey](#)
[Privacy & Security Statement](#) | [Linking to Our Site](#) | [Accessibility](#)

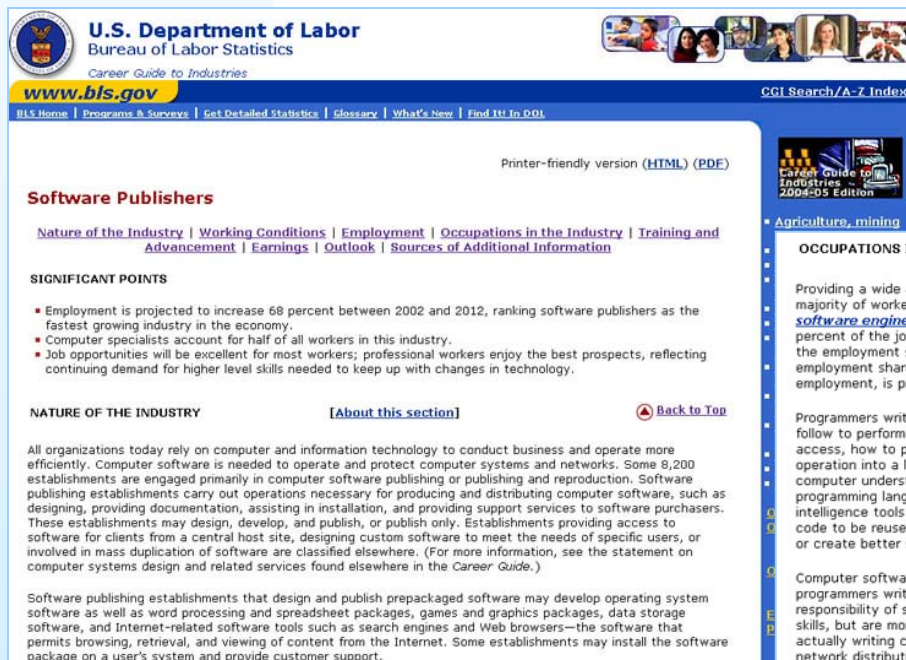
U.S. Bureau of Labor Statistics
 Office of Occupational Statistics and Employment Projections
 Suite 2135
 2 Massachusetts Avenue, NE
 Washington, DC 20212-0001

URL: <https://www.bls.gov/OEO/>
 Phone: (202) 691-5700
 Fax: (202) 691-5745

Do you have a question about the *Occupational Outlook Handbook*?
 Technical (web) questions: webmaster@bls.gov
 Other comments: feedback@bls.gov

Responsible Borrowing: Occupational Handbook

Comprehensive career
information, backed-up by
official government data.



U.S. Department of Labor
Bureau of Labor Statistics
Career Guide to Industries
www.bls.gov

CGI Search/A-Z Index

Printer-friendly version ([HTML](#)) ([PDF](#))

Software Publishers

[Nature of the Industry](#) | [Working Conditions](#) | [Employment](#) | [Occupations in the Industry](#) | [Training and Advancement](#) | [Earnings](#) | [Outlook](#) | [Sources of Additional Information](#)

SIGNIFICANT POINTS

- Employment is projected to increase 68 percent between 2002 and 2012, ranking software publishers as the fastest growing industry in the economy.
- Computer specialists account for half of all workers in this industry.
- Job opportunities will be excellent for most workers; professional workers enjoy the best prospects, reflecting continuing demand for higher level skills needed to keep up with changes in technology.

NATURE OF THE INDUSTRY

[\[About this section\]](#) [Back to Top](#)

All organizations today rely on computer and information technology to conduct business and operate more efficiently. Computer software is needed to operate and protect computer systems and networks. Some 8,200 establishments are engaged primarily in computer software publishing or publishing and reproduction. Software publishing establishments carry out operations necessary for producing and distributing computer software, such as designing, providing documentation, assisting in installation, and providing support services to software purchasers. These establishments may design, develop, and publish, or publish only. Establishments providing access to software for clients from a central host site, designing custom software to meet the needs of specific users, or involved in mass duplication of software are classified elsewhere. (For more information, see the statement on computer systems design and related services found elsewhere in the Career Guide.)

Software publishing establishments that design and publish prepackaged software may develop operating system software as well as word processing and spreadsheet packages, games and graphics packages, data storage software, and Internet-related software tools such as search engines and Web browsers—the software that permits browsing, retrieval, and viewing of content from the Internet. Some establishments may install the software package on a user's system and provide customer support.



■ Agriculture, mining

OCCUPATIONS IN THE INDUSTRY

[\[About this section\]](#)

[Back to Top](#)

Providing a wide array of information services to clients requires a diverse and well-educated workforce. The majority of workers in the software publishing industry are professional and related workers, such as [computer software engineers](#) and [computer programmers](#) (table 2). This occupational group accounts for nearly 60 percent of the jobs in the industry, reflecting the emphasis on high-level technical skills and creativity. By 2012, the employment share of professional and related occupations is expected to be even greater, while the employment share of office and administrative support jobs, currently accounting for 12 percent of industry employment, is projected to fall.

Programmers write, test, and maintain the detailed instructions, called programs or software, that computers must follow to perform their functions. These programs tell the computer what to do—which information to identify and access, how to process it, and what equipment to use. Programmers write these commands by breaking down each operation into a logical sequence of steps, converting the instructions for those steps into a language that the computer understands. While some still work with traditional programming languages like COBOL, object-oriented programming languages such as C++ and Java, computer-aided software engineering (CASE) tools, and artificial intelligence tools now are being used to create and maintain programs. These languages and tools allow portions of code to be reused in programs that require similar routines. Many programmers also customize purchased software or create better software to meet a client's specific needs.

Computer software engineers design, develop, test, and evaluate software programs and systems. Although programmers write and support programs in new languages, much of the design and development now is the responsibility of software engineers or software developers. Software engineers must possess strong programming skills, but are more concerned with developing algorithms and analyzing and solving programming problems than with actually writing code. These professionals develop many types of software, including operating systems software, network distribution software, and a variety of applications software. Computer systems software engineers coordinate the construction and maintenance of a company's computer systems, and plan their future growth. They develop software systems for control and automation in manufacturing, business, and other areas. They research, design, and test operating system software, compilers—software that converts programs for faster processing—and network distribution software. Computer applications software engineers analyze users' needs and design, create, and modify general computer applications software or specialized utility programs. They analyze user needs and develop software solutions. Video game programmers are software engineers who plan and write video game software.

[Computer support specialists](#) provide technical assistance, support, and advice to customers and users. This group of occupations includes workers with a variety of titles, such as technical support specialists and help-desk technicians. These troubleshooters interpret problems and provide technical support for software and systems. Support specialists may work either within a company or other organization or directly for a computer software vendor. They answer telephone calls, analyze problems using automated diagnostic programs, and resolve difficulties encountered by users.

Other computer specialists include a wide range of professionals who specialize in operation, analysis, education, application, or design for a particular piece of the system. Many are involved in the design, testing, and evaluation

Detailed descriptions of the
industry and the occupation.

Responsible Borrowing: Occupational Handbook

TRAINING AND ADVANCEMENT

[\[About this section\]](#)

[▲ Back to Top](#)

Occupations in the software publishing industry require varying levels of education. The level of education and type of training required depend on the employer's needs. One factor affecting these needs is changes in technology. As demonstrated by the current demand for workers with skills related to the Internet and computer security, employers often scramble to find workers capable of implementing "hot" new technologies. Another factor driving employers' needs is the timeframe within which a project must be completed.

Computer programmers commonly hold a bachelor's degree; however, there are no universal educational requirements. Some hold a degree in computer science, mathematics, or information systems, while others have taken special courses in computer programming to supplement their study in fields such as accounting, inventory control, or other areas of business. Because employers' needs are so varied, a 2-year degree or certificate may be sufficient for some positions so long as applicants possess the right technical skills.

Most computer software engineers have at least a bachelor's degree and broad knowledge and experience with computer systems and technologies. Usual degree concentrations for applications software engineers are computer science or software engineering; for systems software engineers, usual concentrations are computer science or computer information systems. Graduate degrees are preferred for some of the more complex software engineering jobs.

Persons interested in becoming a computer support specialist generally need only an associate degree in a computer-related field, as well as significant hands-on experience with computers. They also must possess strong problem-solving and analytical skills as well as excellent communication skills because troubleshooting and helping others are such vital parts of the job. And because there is constant interaction on the job with other computer personnel, customers, or employees, computer support specialists must be able to communicate effectively on paper, using e-mail, or in person. They also must possess strong writing skills when preparing manuals for employees and customers. As technology continues to improve, computer support specialists must constantly strive to stay up to date and acquire new skills if they wish to remain in the field.

The size of the firm and the local demand for workers also may influence training requirements for specific jobs. Smaller firms may be willing to train informally on the job, whereas larger organizations may pay for formal training or higher education. For example, many marketing and sales workers are able to secure entry-level jobs with little technical knowledge but quickly acquire knowledge of their company's products and services through on-the-job training. With more formal education, employees may advance to completely different jobs within the industry. Education or training in a specialty area, such as information security, may provide new opportunities for the worker and allow the establishment to offer new services.

Continuing technological advances in the computer field have led to demand for workers with a higher level of skill and expertise. Employers, hardware and software vendors, colleges and universities, private training institutions, and professional computing societies offer continuing education and professional development seminars. The Institute of Electrical and Electronics Engineers Computer Society, for example, recently created a certification process for software development professionals who possess a bachelor's degree and work experience that demonstrates a body of knowledge, and who pass a written examination.

Presents income statistics, education levels, career paths, etc.

Outlook section seeks to predict future job availability and changes.

EARNINGS

[\[About this section\]](#)

[▲ Back to Top](#)

Employees in the software publishing industry generally command higher earnings than the national average. All production or nonsupervisory workers in the industry averaged \$1,258 a week in 2002, significantly higher than the average of \$506 for all industries. This reflects the concentration of professionals and specialists who often are highly compensated for their skills or expertise. Given the pace at which technology advances in this industry, earnings can be driven by demand for specific skills or experience. Earnings in selected occupations in software publishing appear in table 3.

Table 3. Median hourly earnings of the largest occupations in software publishing, 2002

Occupation	Software publishers	All industries
General and operations managers	\$58.02	\$32.80
Computer and information systems managers	48.85	40.98
Computer software engineers, systems software	37.08	35.60
Computer software engineers, applications	36.75	34.09
Sales representatives, wholesale and manufacturing, technical and scientific products	34.60	26.80
Computer programmers	32.15	28.98
Computer specialists, all other	31.80	26.00
Computer systems analysts	31.38	30.24
Computer support specialists	20.61	18.80
Executive secretaries and administrative assistants	18.37	16.06
Customer service representatives	14.77	12.62

As one might expect, education and experience influence earnings as well. For example, annual earnings of computer software engineers ranged from less than \$47,160 for the lowest 10 percent to more than \$114,630 for the highest 10 percent in 2002. Managers usually earn more because they have been on the job longer and are more experienced than their staffs, but their salaries, too, can vary by level and experience. Accordingly, annual earnings of computer and information systems managers ranged from less than \$62,380 for the lowest 10 percent to more than \$145,600 for the highest 10 percent in 2002. Earnings also may be affected by size, location, and type of establishment, hours and responsibilities of the employee, and level of sales.

OUTLOOK

[\[About this section\]](#)

[▲ Back to Top](#)

Employment in the software publishing industry has more than doubled over the past decade, 1992-2002. Despite the recent economic downturn among firms involved in information technology, software publishing is, nevertheless, projected to be the fastest growing industry in the U.S. economy over the next decade. Wage and salary employment is expected to increase by 48 percent between 2002 and 2012, more than four times the 16 percent

Responsible Borrowing: www.collegeboard.com Student Loan Calculator

HELP | STORE | SEARCH | Site | Colleges

CollegeBoard.com

for Students

College Board Tests | Plan for College | Find a College | Apply to College | Pay for College

Pay For College

Home > Pay for College > Calculators > Student Loan Calculator

Student Loan Calculator

Imagine you've just graduated from college. Do you know how much your monthly loan payment will be? This calculator will help you understand your student loan repayments in relation to your possible starting salary. Enter the amount(s) you have borrowed or expect to borrow for college, graduate, or professional school in the form below. Then, enter the amount you expect to earn when you graduate. Submit the form electronically to get an analysis of whether the amount you have borrowed or expect to borrow is manageable or potentially burdensome.

Do not use commas when entering dollar amounts (e.g. 2000 — not 2,000)

Future Plans

2009 In what year do you expect to graduate from undergraduate or graduate/professional school (e.g. 2003)? You may enter a value other than the one shown.

35000 Enter your estimated annual starting salary after graduation. You may enter a value other than the one shown.

Subsidized Federal Stafford (or Federal Direct) Student Loan Program

Enter student loan amount(s) you have borrowed or expect to borrow.

Subsidized Stafford Loans for Undergraduate School

2625 for 1st college year (maximum allowed for dependent students = \$2,625*)

3500 for 2nd college year (maximum allowed for dependent students = \$3,500*)

5500 for 3rd college year (maximum allowed for dependent students = \$5,500*)

5500 for 4th college year (maximum allowed for dependent students = \$5,500*)

Perkins Loans for Undergraduate School

2000 for 1st college year (maximum allowed = \$4,000*)

2000 for 2nd college year (maximum allowed = \$4,000*)

2000 for 3rd college year (maximum allowed = \$4,000*)

2000 for 4th college year (maximum allowed = \$4,000*)

4000 for 5th (undergraduate) college year (maximum allowed = \$4,000*)

* Maximum total for all undergraduate years is \$20,000

Perkins Loans for Graduate/Professional School

6000 for 1st year of graduate or professional school (maximum allowed = \$6,000 per year**)

Subsidized Stafford Loans for Graduate/Professional School

8500 for 1st year of graduate or professional school (maximum allowed = \$8,500 per year**)

8500 for 2nd year of graduate or professional school (maximum allowed = \$8,500**)

8500 for 3rd year of graduate or professional school (maximum allowed = \$8,500**)

8500 for 4th year of graduate or professional school (maximum allowed = \$8,500**)

8500 for 5th year of graduate or professional school (maximum allowed = \$8,500**)

** Maximum total subsidized Stafford Loan for all graduate/professional school years is \$42,500. This graduate debt limit includes any Stafford loans received for undergraduate study.

Other Loans

Enter other loan amount(s) you have borrowed or expect to borrow.

Other Loans for Undergraduate School

1st college year

2nd college year

3rd college year

4th college year

5th (undergraduate) college year

Other Loans for Graduate/Professional School

1st year of graduate or professional school

2nd year of graduate or professional school

3rd year of graduate or professional school

4th year of graduate or professional school

5th year of graduate or professional school

Annual Interest Rate for Other Loans

3.42 % Annual interest rate for your Other Educational Loans. You may enter a value other than the one shown.

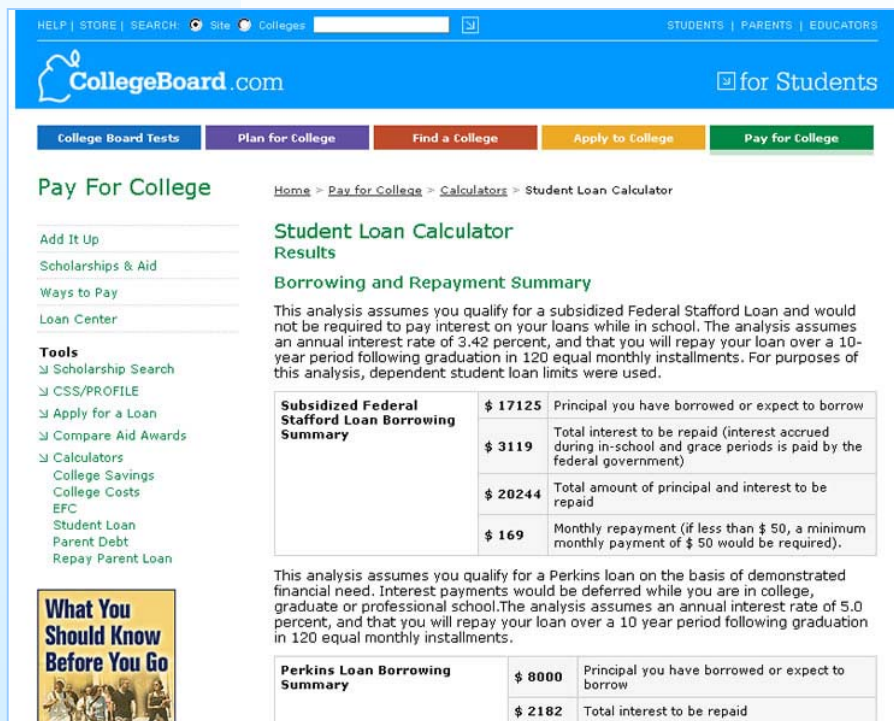
Clear Calculate

What You Should Know Before You Go

Very good level of detail, broken down by loan type. Maximums are provided helping students understand loan limits.

Responsible Borrowing: Student Loan Calculator

Counsels borrower regarding affordability of repayment.



The screenshot shows the CollegeBoard website interface for the Student Loan Calculator. The navigation bar includes links for HELP, STORE, SEARCH, and Site. The main header features the CollegeBoard logo and a 'for Students' link. Below the header, there are tabs for College Board Tests, Plan for College, Find a College, Apply to College, and Pay for College. The 'Pay for College' tab is selected, leading to the 'Student Loan Calculator Results' page. The page displays a 'Borrowing and Repayment Summary' for a Subsidized Federal Stafford Loan. The summary includes the following data:

Loan Type	Amount	Description
Subsidized Federal Stafford Loan	\$ 17125	Principal you have borrowed or expect to borrow
	\$ 3119	Total interest to be repaid (interest accrued during in-school and grace periods is paid by the federal government)
	\$ 20244	Total amount of principal and interest to be repaid
	\$ 169	Monthly repayment (if less than \$ 50, a minimum monthly payment of \$ 50 would be required).

The analysis assumes you qualify for a subsidized Federal Stafford Loan and would not be required to pay interest on your loans while in school. The analysis assumes an annual interest rate of 3.42 percent, and that you will repay your loan over a 10-year period following graduation in 120 equal monthly installments. For purposes of this analysis, dependent student loan limits were used.

Below the Stafford Loan summary, there is a section for Perkins Loan Borrowing Summary:

Loan Type	Amount	Description
Perkins Loan	\$ 8000	Principal you have borrowed or expect to borrow
	\$ 2182	Total interest to be repaid

The analysis assumes you qualify for a Perkins loan on the basis of demonstrated financial need. Interest payments would be deferred while you are in college, graduate or professional school. The analysis assumes an annual interest rate of 5.0 percent, and that you will repay your loan over a 10 year period following graduation in 120 equal monthly installments.

Results provide a clear picture of projected long-term loan costs.

	\$ 10182	Total amount of principal and interest to be repaid
	\$ 85	Monthly repayment

This analysis assumes that you qualify for other loans for which interest payments are deferred while you are in college, graduate or professional school. The analysis assumes an annual interest rate of 3.42 percent, and that you will repay your loan over a 10 year period following graduation in 120 equal monthly installments.

Other Loan Borrowing Summary	\$ 0	Principal you have borrowed or expect to borrow
	\$ 0	Total interest to be repaid
	\$ 0	Total amount of principal and interest to be repaid
	\$ 0	Monthly repayment

This analysis combines your Stafford, Perkins, and Other Loans into a consolidated summary, based on the above information.

Consolidated Borrowing Summary	\$ 25125	Grand total principal you have borrowed or expect to borrow
	\$ 5301	Total interest to be repaid
	\$ 30426	Total amount of principal and interest to be repaid
	\$ 254	Combined monthly repayment

Are Your Projected Student Loan Payments "Manageable"?

Is your projected monthly payment of \$ 254 manageable in relation to your estimated starting salary of \$ 35000 when you graduate from college? There is no single, easy answer to this question, but some advisers suggest that your monthly student loan repayments should not exceed 10-15 percent of your first year starting income. If student loan repayments exceed 15 percent of your starting income, they could be burdensome and you may experience difficulty meeting your student loan repayments and other expenses. You estimated that your starting income could be approximately: \$35000 per year, or \$ 2917 per month in today's dollars. You also indicated that you expect to receive your degree in 2009, in about 5 years. Assuming starting incomes increase by 3 percent per year between now and 2009, we estimate your starting income could be approximately \$3381 per month. Based on this information, your estimated monthly student loan repayments — \$ 254 — would represent about 8 percent of your projected monthly income — \$ 3381.

Repayment Planning:

Loan Locator

www.loanlocator.org

Federal and private loans

National Student Clearinghouse

Where are my Student Loans?

LoanLocator

Find your student loan, fast.

Please enter your Social Security Number and Date of Birth. The Clearinghouse will then provide you with information related to the identity of your primary loan contact(s) that participate in this LoanLocator service.

By logging into this system, you are indicating that you are the student to whom the social security number you enter has been assigned or that you are a college or university employee with a need to know the student's loan holder to comply with student financial aid requirements. If you are not the student or a college or university employee and you are trying to gain access to this student enrollment information, then this is misrepresentation and will be considered a fraudulent act.

Student SSN:

The SSN should be entered either with or without dashes, e.g. 123-45-6789 or 123456789.

Birth Date:

mmddyyyy

Submit

Reset

Back to Colleges and Universities home page

Back to Students home page

To ensure the security and confidentiality of sensitive information being transmitted over the internet, the Clearinghouse protects its customers by using Secure Socket Layer (SSL) technology provided by the VeriSign Secure Site Program. SSL encrypts/unencrypts the data before the Server/Client sends or receives transmissions.

VeriSign

Secured

VERIFY

National Student Clearinghouse

Primary Loan Contacts

Listed below are the organizations who have reported to us that they have your loans. You should contact them regarding questions related to deferments, forbearances, and repayment options.

SSN: 000-00-0000

As Of Date	Member Name	Web Site	Customer Service Phone	Extn
09/09/2004	SALLIE MAE-FLORIDA	www.salliemae.com	(888) 272-5543	
09/10/2004	GREAT LAKES HIGHER EDUCATION CORPORATION	www.mnugreatlakes.com	(800) 236-4300	

Please note that you may have loans held by others that do not participate in this service. Please refer to the [LoanLocator Participants list](#) to determine which agencies currently permit the Clearinghouse to disclose this information. Your guaranty agency can assist you in locating any other agencies that may not be listed here. (Guaranty agencies insure your loans and assist the lender/servicer in collection activities if the loans become delinquent or default.) Click [Go To Guarantor](#) to view information we have regarding your guaranty agency.

Disclaimer: The National Student Clearinghouse makes no representations or warranties regarding the information provided. The listing above is for information purposes only and in no manner limits or removes a borrower's financial obligation to any loan agency by its inclusion or exclusion. The Clearinghouse makes no guarantees regarding the availability of this site or information obtained through links to other agencies.

Copyright (c) 2004 by National Student Clearinghouse. All Rights Reserved.

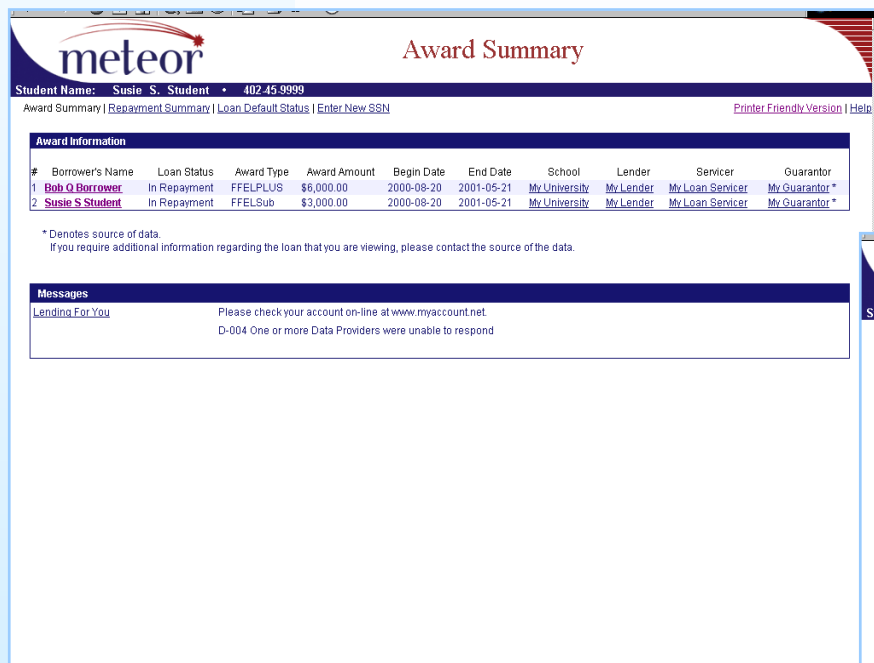
Terms of Use | Privacy Policy | web-master@studentclearinghouse.org

Provides locations of a borrower's loans along with relevant contact information.

Repayment Planning:

yourMeteorAccessProvider Meteor

Helps borrower “discover” loan location and loan indebtedness.



Award Summary

Student Name: **Susie S. Student** • 402.45.9999

[Award Summary](#) | [Repayment Summary](#) | [Loan Default Status](#) | [Enter New SSN](#) [Printer Friendly Version](#) | [Help](#)

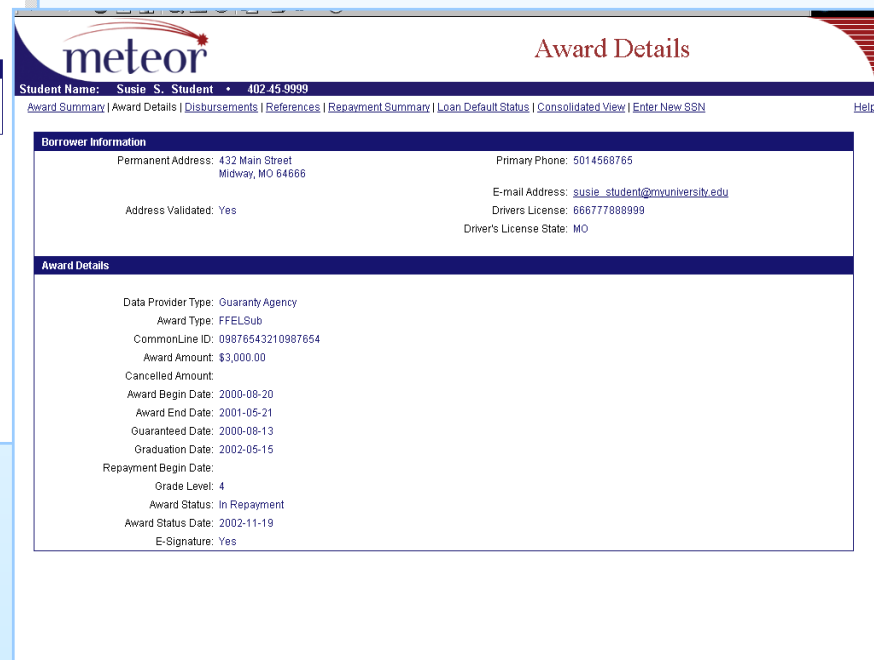
#	Borrower's Name	Loan Status	Award Type	Award Amount	Begin Date	End Date	School	Lender	Service	Guarantor
1	Bob Q. Borrower	In Repayment	FFELPLUS	\$6,000.00	2000-08-20	2001-05-21	My University	My Lender	My Loan Servicer	My Guarantor *
2	Susie S. Student	In Repayment	FFELSub	\$3,000.00	2000-08-20	2001-05-21	My University	My Lender	My Loan Servicer	My Guarantor *

* Denotes source of data.
If you require additional information regarding the loan that you are viewing, please contact the source of the data.

Messages

[Lending For You](#) Please check your account on-line at www.myaaccount.net.
D-004 One or more Data Providers were unable to respond

Displays real-time aggregated financial aid data from multiple sources.



Award Details

Student Name: **Susie S. Student** • 402.45.9999

[Award Summary](#) | [Award Details](#) | [Disbursements](#) | [References](#) | [Repayment Summary](#) | [Loan Default Status](#) | [Consolidated View](#) | [Enter New SSN](#) [Help](#)

Borrower Information

Permanent Address: 432 Main Street
Midway, MO 64666

Primary Phone: 5014568765

E-mail Address: susie_student@myuniversity.edu

Address Validated: Yes

Drivers License: 666777888999

Driver's License State: MO

Award Details

Data Provider Type: Guaranty Agency

Award Type: FFELSub

CommonLine ID: 09876543210987654

Award Amount: \$3,000.00

Cancelled Amount:

Award Begin Date: 2000-08-20

Award End Date: 2001-05-21

Guaranteed Date: 2000-08-13

Graduation Date: 2002-05-15

Repayment Begin Date:

Grade Level: 4

Award Status: In Repayment

Award Status Date: 2002-11-19

E-Signature: Yes

Repayment Planning: Meteor

Chronological history of
payments, deferments,
and forbearances.

Repayment Details

Borrower Name: Susie S. Student • 402-45-9999

[Award Summary](#) | [Repayment Summary](#) | [Loan Default Status](#) | [Consolidated View](#) | [Enter New SSN](#)

Repayment Details					
Loan Status	Award Type	Begin Date	End Date	Data Provider	Data Provider Type
In Repayment	FFELSub	2000-08-20	2001-05-21	Lending For You	Lender Originator

Original Account Balance: \$3,000.00

Capitalized Interest: \$0.00

Accrued Interest: \$4,987.65

Most Recent Payment: \$423.45

Other Fees Outstanding: \$312.78

Outstanding Account Balance: *\$2,893.22

Current Interest Rate: 6.50%

Payment Plan: Standard

Payment Begin Date: 2002-06-15

Next Payment Due: \$423.45

Next Payment Due Date: 2003-08-22

Account Balance Date: 2003-07-01

* Please note: This is not a Payoff Amount.
In order to obtain a Payoff Amount, please
Contact your Loan Servicer identified at the
Bottom of this screen.

Most Recent Deferment/ Waiver/ Forbearance		
Type: Discretionary: Financial Difficulties	Begin Date: 2002-11-15	End Date: 2003-03-13

Send Payments To:

My Guarantor (ID: 444)

Primary Phone: 919-999-1111

Address: 16 Federally Insured Drive

Maui, HI 98989

Email: myinsurer@myguarantor.org

Web: myguarantor.org

If you require additional information regarding the loan that you are viewing, please contact the source of the data.

Most Recent Payments

Borrower Name: Susie S. Student • 402-45-9999

[Back](#)

Most Recent Payments / Deferments / Forbearances			
Payment Amount	Deferment / Forbearance Name	Payment Date	Begin Date
	Discretionary: Financial Difficulties		End Date
\$423.45		2002-11-15	2003-03-13
\$423.45		2003-04-01	
\$423.45		2003-05-01	
\$423.45		2003-06-01	
\$423.45		2003-07-01	

Real-time loan
balances and status
information.

Repayment Planning: www.glhec.org Budget Manager

Expense
information
is supplied
by
borrower.

Search

My Home | About Loans | Repayment Help | Forms | Services | Glossary | Links | FAQs | Contact Us

Log In
Calculators
Personal Financial Management
FAQs

"We must lead by doing what is right."
- Paul Thornburgh
President and CEO

BORROWERS

GREAT LAKES
EDUCATIONAL LOAN SERVICES, INC.

Budget Manager

Welcome | Education | Expenses | Income | Summary | Next Step

As a student, your education is usually your biggest expense each year. That's why any budget you create must start with this most unpleasant expense.

At the same time, treating the cost of education as a straightforward expense (like rent or food) is unrealistic because it's often partially offset (at least) by financial aid or contributions from family.

In this section of the budget tool, you're going to determine the real, immediate cost of your education. This is simply the cost of tuition and/or room and board (if applicable), minus the money you have to pay for it. The amount left over is the money you have to pay - out of your own pocket - to attend school next year.

1. How much is your tuition for the next school year?

\$12000

?

2. Are you going to live in campus housing next year?

☒ Yes ☐ No

?

How much does campus housing cost next year?

\$3500

?

3. Are you going to purchase a campus meal plan next year?

☒ Yes ☐ No

?

How much does a campus meal plan cost next year?

\$2500

?

4. Did you apply for financial aid for the upcoming school year?

☒ Yes ☐ No

?

Enter the total amount of your financial aid award package, including all scholarships and loans but not including work-study.

\$10000

?

5. Do you expect to receive money from your parents, relatives, or some other source other than yourself?

☐ Yes ☒ No

?

The amount you have to pay -- out of your own pocket -- to attend school next year is:

\$8000

?

Click **Next** to move to the next step.*

Print page

Previous

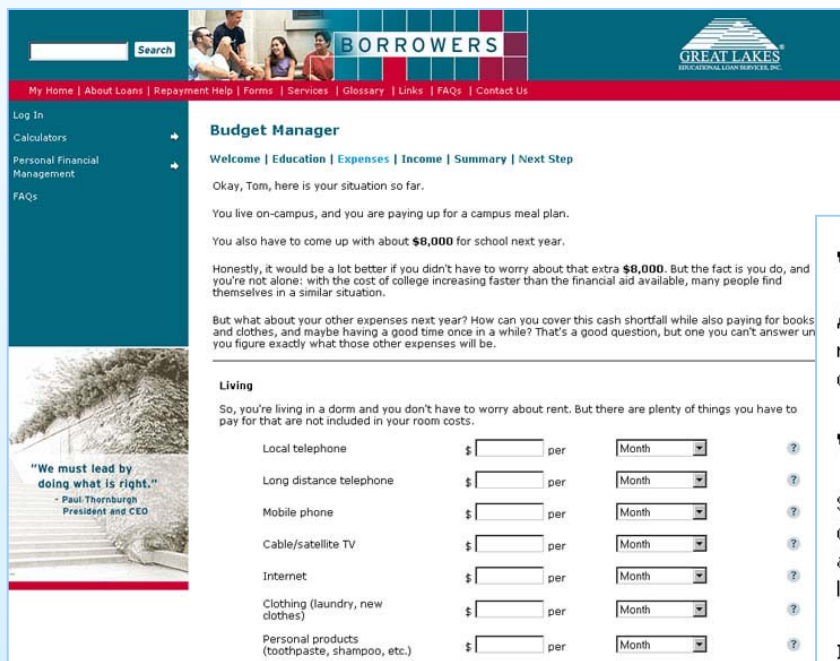
Next

?

*We recommend that you print this page before moving to the next step. (Why?)
*For general help on using the Budget Manager, click here.

Repayment Planning: Budget Manager

Students can select their desired budget frequency. All expense items have explanatory help.



The screenshot shows the 'Borrowers' section of a website. The header includes a search bar and navigation links: My Home, About Loans, Repayment Help, Forms, Services, Glossary, Links, FAQs, Contact Us. The left sidebar contains links for Log In, Calculators, Personal Financial Management, and FAQs. The main content area is titled 'Budget Manager' and includes a welcome message, a list of expense categories (Local telephone, Long distance telephone, Mobile phone, Cable/satellite TV, Internet, Clothing (laundry, new clothes), Personal products (toothpaste, shampoo, etc.)), and a table for entering budget amounts. The table has columns for the expense category, a dollar sign, a text input field, the word 'per', another text input field, a dropdown menu for frequency (Month), and a question mark icon for help.

Expense Category	Amount	Frequency	Help
Local telephone	\$ <input type="text"/> per <input type="text"/>	Month	?
Long distance telephone	\$ <input type="text"/> per <input type="text"/>	Month	?
Mobile phone	\$ <input type="text"/> per <input type="text"/>	Month	?
Cable/satellite TV	\$ <input type="text"/> per <input type="text"/>	Month	?
Internet	\$ <input type="text"/> per <input type="text"/>	Month	?
Clothing (laundry, new clothes)	\$ <input type="text"/> per <input type="text"/>	Month	?
Personal products (toothpaste, shampoo, etc.)	\$ <input type="text"/> per <input type="text"/>	Month	?

What do you mean by "clothing"?

Any costs related to clothes, including buying new clothes, cleaning clothes, and repairing clothes. Also included are general clothing accessories (shoes, jewelry, coats, hats).

What if I don't know how much I'll spend on new clothes?

Start by thinking about past purchases. When was the last time you bought new clothes? How much did you spend? What about the time before that? Use the answers to these questions to form a rough idea of how much money you will likely spend on clothes next year.




If you've never paid for your own clothes, ask the people who've paid for them. And after you recover from the shock of how much money they've spent on you, make a point of thanking them.

What if my clothes need a serious upgrade?

Then budget for it. If you've been skimping on clothes, take your estimates and increase them. Whatever you do, don't pretend you're going to spend less on clothes for the purpose of making your budget look nicer. This won't help you at all.

Detailed expense items avoid lumping expenses in over-broad categories.

Search

[My Home](#) | [About Loans](#) | [Repayment Help](#) | [Forms](#) | [Services](#) | [Glossary](#) | [Links](#) | [FAQs](#) | [Contact Us](#)

Budget Manager
[Welcome](#) | [Education](#) | [Expenses](#) | [Income](#) | [Summary](#) | [Next Step](#)

Congratulations, Tom! You've just created a budget, a process that many people try hard to avoid. You should be feeling pretty good right now.

One of the reasons people avoid creating a budget is because budgets often serve up bad news. This is also why many people who do create a budget end up ignoring what it has to tell them.

In your case, you've made your budget. Now let's take a look at what it has to tell you.

Education

According to the information you've provided, you owe about **\$8,000** for school next year, even after financial aid. If you're sure all the information is correct, then you're looking at a pretty serious cash shortfall, one you need to start thinking about now.

For starters, a good summer job is a must, one that offers you a solid wage and lots of hours. If you anticipate having to take an unpaid internship in order to gain experience, figure out a way to work the internship and a paying job at the same time. Sure, working two jobs is no one's idea of a fun summer, but people do it all the time, and if you really need the internship, then it will be worth it.


You'll also have to work hard during the school year. With an extra **\$8,000** to come up with, it will be hard not to. Also, if you qualify for work-study, use it, but don't rely on work-study exclusively. Look for a job that offers more money and/or better hours, and don't be afraid to take it, either in addition to a work-study job or instead of one.

Finally, even though you already have some financial aid coming in, there may be funding sources you haven't tapped yet. Have you talked to a financial aid advisor at your school? They may have ideas and advice that you haven't considered. Also, look seriously into scholarship opportunities. There are thousands of scholarships available for all types of students from all types of backgrounds. Don't be afraid to ask for help.

Expenses

This table shows your estimated expenses for next school year, including the extra **\$8,000** you owe for school:

Expenses	School Year \$9,905	Semester \$4,953	Trimester \$3,302	Month \$1,101	Week \$254
Assuming you entered your expenses accurately and honestly, you can use these numbers to estimate your money needs for next year. Keep in mind, however, that expenses tend to grow if you aren't careful. To protect against this, treat your estimated expenses as limits on what you should spend, not just guesstimates to ignore when they prove inconvenient.					

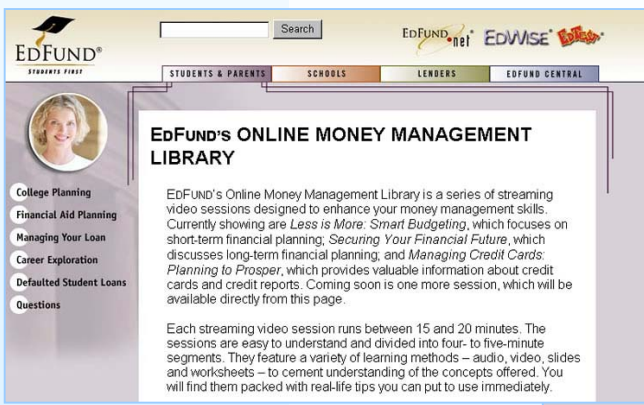


"Being an industry pioneer is what it is all about."
 - Terry Everson
 Chief Training Officer

Next ▶

45

Delinquency Prevention: www.edfund.org Money Management Library



EdFUND's ONLINE MONEY MANAGEMENT LIBRARY

EdFUND's Online Money Management Library is a series of streaming video sessions designed to enhance your money management skills. Currently showing are *Less is More: Smart Budgeting*, which focuses on short-term financial planning; *Securing Your Financial Future*, which discusses long-term financial planning; and *Managing Credit Cards: Planning to Prosper*, which provides valuable information about credit cards and credit reports. Coming soon is one more session, which will be available directly from this page.

Each streaming video session runs between 15 and 20 minutes. The sessions are easy to understand and divided into four- to five-minute segments. They feature a variety of learning methods – audio, video, slides and worksheets – to cement understanding of the concepts offered. You will find them packed with real-life tips you can put to use immediately.

- College Planning
- Financial Aid Planning
- Managing Your Loan
- Career Exploration
- Defaulted Student Loans
- Questions

Managing Credit Cards: Planning to Prosper

Private Loans: Closing the Gap

Streaming videos provide borrower education.

NEW FEATURE!

[Managing Credit Cards: Planning to Prosper](#)

This session educates students about the basics of credit and the benefits and risks associated with credit cards. Viewers learn how to avoid the risks by using credit cards wisely, including reading and understanding the fine print. Also provided is an overview of credit reports.

- Learning Objectives**
- To understand the risks and benefits of credit cards
 - To learn how needs and wants relate to credit card spending
 - To learn about the terms associated with credit cards
 - To understand what to look for in a credit card
 - To understand what's on a credit report
 - To learn how to order and read a credit report
 - To learn strategies for managing credit card debt
 - To understand how to get back on track if credit card debt is already a problem

[Less is More: Smart Budgeting](#)

With a focus on short-term financial planning, this session guides students through the process of creating a budget and managing college finances. Features cost-saving tips from other students and strategies to keeping student loan borrowing to a minimum.

- Learning Objectives**
- To understand the elements of a financial aid budget
 - To learn the difference between the financial aid budget and

- your spending plan
- To learn the information required and steps to making a spending plan
 - To learn what's not in the financial aid budget
 - To learn to track and categorize expenses and resources
 - To identify where reductions can be made and strategies to control student debt
 - To learn to apply money saving tips
 - To learn about on-line resources for calculating a spending plan and loan repayment

[Securing Your Financial Future](#)

This session provides students with an overview of long-term financial planning. Viewers learn to identify and set financial goals and the importance of planning and saving early. Also covered are key investing terms and concepts, as well as the fundamentals of insurance.

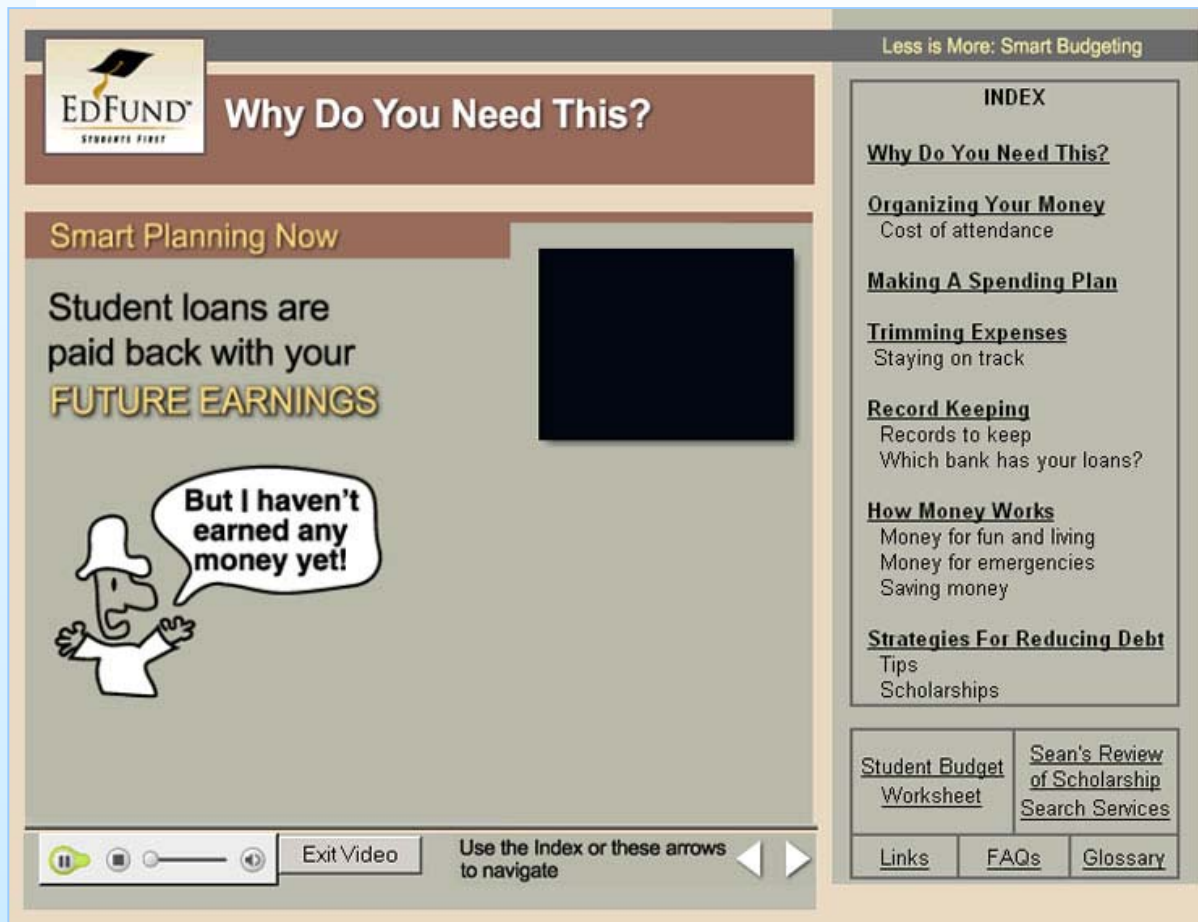
- Learning Objectives**
- To understand the concept of financial planning
 - To learn the difference between short-term and long-term goals
 - To understand the benefits of student loans
 - To understand when to save and when to invest
 - To learn how a retirement plan works
 - To understand the importance of saving money early
 - To learn how insurance works and when it is necessary
 - To learn about on-line resources for creating a financial plan

Less is More: Smart Budgeting

Securing Your Financial Future

Delinquency Prevention: Money Management Library

Videos educate student borrower about a variety of financial and student loan issues.



The screenshot shows a video player interface for the ED FUND Money Management Library. The main video area displays the title "Why Do You Need This?" and the subtitle "Smart Planning Now". The video content shows a cartoon character with a speech bubble saying "But I haven't earned any money yet!". The ED FUND logo is in the top left corner. The right sidebar contains an INDEX of topics: "Why Do You Need This?", "Organizing Your Money" (Cost of attendance), "Making A Spending Plan", "Trimming Expenses" (Staying on track), "Record Keeping" (Records to keep, Which bank has your loans?), "How Money Works" (Money for fun and living, Money for emergencies, Saving money), and "Strategies For Reducing Debt" (Tips, Scholarships). At the bottom right, there are links for "Student Budget Worksheet", "Sean's Review of Scholarship Search Services", "Links", "FAQs", and "Glossary". The video player controls at the bottom include a play button, a progress bar, an "Exit Video" button, and a navigation instruction: "Use the Index or these arrows to navigate".

ED FUNDSM STUDENTS FIRST

Why Do You Need This?

Smart Planning Now

Student loans are paid back with your **FUTURE EARNINGS**

But I haven't earned any money yet!

Less is More: Smart Budgeting

INDEX

Why Do You Need This?

Organizing Your Money
Cost of attendance

Making A Spending Plan

Trimming Expenses
Staying on track

Record Keeping
Records to keep
Which bank has your loans?

How Money Works
Money for fun and living
Money for emergencies
Saving money

Strategies For Reducing Debt
Tips
Scholarships

Student Budget Worksheet

Sean's Review of Scholarship Search Services

Links FAQs Glossary

Exit Video

Use the Index or these arrows to navigate

Delinquency Prevention:
mapping-your-future.org


Exit Counseling

Free service
sponsored by
all 36 guarantors
plus numerous
“friends of MYF”.

Stafford
and Perkins
Exit counseling

Used by:

- 2371 schools
- 3.6 million borrower counseling sessions



[middle & h.s. students](#)
[undergraduate students](#)
[graduate students](#)
[adult students](#)
[student loan borrowers](#)
[parents](#)
[middle & h.s. counselors](#)
[financial aid professionals](#)

Welcome to Mapping-Your-Future


[en Español](#) | [Contact Us](#) | [Media Kit](#) | [Site Map](#) | [Search](#)

Site Menu

- Student Loan Counseling Interview ▶
- Features ▶
- Topics ▶
- Financial Fitness Tools
- Chat Events
- JobGusher.com
- Troops and their Families
- Mapping Your Future Sponsors
- Friends of Mapping Your Future
- Media Kit
- Individual Donation Program

Online Student Loan Counseling

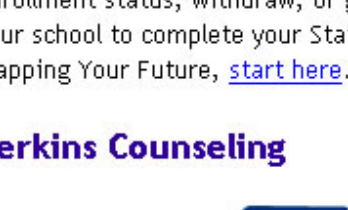
Stafford Counseling



Federal regulations require all first-time Federal Stafford Loan borrowers to participate in Stafford Entrance Loan Counseling before receiving the first disbursement of your loan proceeds. If you were instructed by your school to complete your Stafford Entrance Loan Counseling session on Mapping Your Future, [start here](#).

Federal regulations require all student loan borrowers to participate in Stafford Exit Loan Counseling whenever you drop below half-time enrollment status, withdraw, or graduate. If you were instructed by your school to complete your Stafford Exit Loan Counseling session on Mapping Your Future, [start here](#).

Perkins Counseling



Federal regulations require all Federal Perkins Loan borrowers to participate in Perkins Entrance Loan Counseling before receiving

Delinquency Prevention: Exit Counseling

Mapping Your Future: Online Student Loan Counseling

Step 3 of 5

OSLC Test for Chippewa Valley Technical College-Eau Claire, WI

Stafford Exit Topic 2 of 6: Planning for Repayment

The following are the repayment schedules available on your Federal Stafford Loans:

Standard Repayment Schedule

- Maximum repayment period is 10 years (120 monthly payments). Your payment will be that period. The more you borrow, the higher your payment will be!
- Minimum payment is \$50 per month (if your balance is low, your loan will be paid off in 1, 1993).

Graduated Repayment Schedule

- Maximum repayment period is 10 years or 120 monthly payments. This can be extended years if your payments are less than your monthly interest costs.
- Payments start smaller (though they can never be less than the monthly interest accrual throughout repayment).
- Good alternative if you anticipate your income will increase in the future.
- NOTE: You will pay more interest over the life of the loan if you choose a graduated repayment schedule.

Income-Sensitive Repayment Schedule

- Maximum repayment period is 10 years or 120 monthly payments.
- The amount of your payment changes annually based on your expected total monthly gross income.
- Your payment cannot be less than the monthly interest accrual.
- You may use up to five years of income-sensitive repayment.

Extended Repayment Schedule

- Only available for borrowers who received all loans on or after Oct. 7, 1998 and have a balance of more than \$30,000 in federal student loan debt.
- Maximum repayment term is 25 years.
- Payments can be either fixed or graduated.

Student Loan Calculator

Please use the calculator below to estimate your future monthly student loan payments. The actual amount figured by your lender may vary. Student loan repayment periods typically last 10 years. Federal regulations require \$50 minimum monthly payment. Federal regulations require 8.25 percent maximum interest rate if your loan package differs from the standard.

- Enter your estimated total student loan debt in the Principal Amount of Loan.
- Click the Compute Payment and Cost button.
- If you would like to enter a different loan amount, click the Reset button.

Is your estimated monthly loan payment reasonable when compared to your income? If your answer is no, you might want to consider other options before borrowing.

Number of Monthly Payments	120
Simple Interest Rate	8.25
Principal Amount of Loan	\$
Your Monthly Payment Will Be	\$
Your Total Interest Cost Will Be	\$
Minimum annual salary to handle these payments:	\$

Compute Payment and Cost

Reset

Repayment Tips:

- Make sure you have all your loan records organized.
 - It is important that you keep all of your loan papers and correspondence.
 - Keep copies of everything.
- Know the amount of your student loan payments.
 - When your lender/holder becomes aware that you are no longer enrolled at least half-time, they will send you your repayment schedule.
 - You lender automatically arranges a Standard Repayment Schedule, but will provide you with information about alternate repayment schedules.
- Check to see if your lender offers automatic payment withdrawal.
 - This is an easy way to make sure your payments are made on time.
 - Some lenders even lower your interest rate if you sign up for this option.

Answer all of the questions below. Refer to the text above for guidance. If you do not answer a question correctly, you can try again. You will receive a message letting you know which question(s) was answered incorrectly, and you may review the content above before trying to answer the question(s) again. If you are not able to answer a question correctly, [online help](#) is available or you can contact your school to complete your counseling session.

1.) Under the standard repayment schedule, I will:

☐ A. Repay my loans over a 30-year period

☐ B. Have a maximum repayment period of ten years

☐ C. Pay a minimum of \$100 per month

☐ D. Repay my loan based on the amount of money I earn

2.) The following repayment plans have a maximum repayment period of ten years or 120 monthly payments:

☐ A. Standard Repayment Schedule

☐ B. Adjusted Repayment Schedule

☐ C. Income Sensitive Repayment Schedule

☐ D. All of the above

Submit Your Answers

Borrower completes required exit counseling and the results are sent to Guarantors on behalf of schools

Delinquency Prevention: Meteor and Exit Counseling

Combines Meteor display of Borrower's loans with mapping-your-future exit counseling session and repayment calculator.

Mapping Your Future

Repayment Calculator

Number of Monthly Payments	<input type="text" value="120"/>
Simple Interest Rate	<input type="text" value="8.25"/>
Principal Amount of Loan	\$ <input type="text"/>
Your Monthly Payment Will Be	\$ <input type="text"/>
Your Total Interest Cost Will Be	\$ <input type="text"/>
Minimum annual salary to handle these payments:	\$ <input type="text"/>
<input type="button" value="Compute Payment and Cost"/>	
<input type="button" value="Reset"/>	



Meteor Data

JoEllen Student

Loan	Balance	Ln. Period	School	Guarantor	Lender	
Sub	\$2,701	9/01 – 5/02		ABC Schl	XYZ Gtr	123 Ldr*
Sub	\$2,653	9/02 – 5/03		ABC Schl	XYZ Gtr	123 Ldr*
*Source: XYZ Gtr						
Sub	\$3,500	9/05 – 5/06		Grad Schl	AZ Gtr	\$Guy*
Unsub	\$5,000	9/05 – 5/06		Grad Schl	AZ Gtr	\$Guy*
*Source: AZ Gtr						
Total	\$14,354					

Delinquency Prevention: www.nela.net True Cost of Default Calculator

NELA.
Partners in Success



Don't Let Your Student Loans Haunt You

Does your student loan payment seem insurmountable? Defaulting just makes it worse with collection fees that increase your loan by up to 25%. There are many repayment options and alternatives available that can save you from the lingering consequences of default. If you're struggling to keep up, ask your lender for help.

Enter numbers from your own student loans to see an example of how defaulting makes your debt grow.*

LOAN BALANCE	INTEREST RATE	LENGTH OF LOAN
17500	3.7	10

SUBMIT

Compare Normal Repayment To Repayment After Default			
	STANDARD REPAYMENT NO DEFAULT	PAY OFF 90 DAYS AFTER DEFAULT	STANDARD REPAYMENT AFTER DEFAULT
LOAN BALANCE	\$17,500.00	\$17,500.00	\$17,500.00
MONTHLY PAYMENT	\$174.69	N/A	\$225.67
INTEREST AMOUNT	\$3,462.80	\$750.41	\$4,164.62
COLLECTION FEES	N/A	\$4,521.35	\$5,415.78
TOTAL REPAYMENT	\$20,962.80	\$22,771.76	\$27,080.40

NEXT

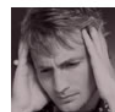
To find out more about the true cost of default, click next.

*Examples are based on standard amortization with installment payments made each month and collection fees estimated at 25% of principal and accrued interest.

Informs how a bad credit rating as the result of default (or even of delinquency) impacts the borrower's financial future.

Borrower enters financial data.

NELA.
Partners in Success



Don't Let Your Student Loans Haunt You

If you default on your student loan, your poor credit rating will cause you to pay higher interest when purchasing a home or car. And keep in mind that employers and property managers consider your credit rating when deciding to hire or rent to you. Credit ratings use scores, such as FICO, to summarize the quality of your credit with a single number. The higher the number or score, the better your credit report.

The True Cost of Default


A poor credit rating costs you plenty. Compare the interest rate and monthly payments associated with a good credit rating to those with a bad rating.


Home Loan					
LOAN AMOUNT	TERM	FICO SCORE	INTEREST RATE	MONTHLY PAYMENT	TOTAL INTEREST PAID
\$200,000	30-year fixed	720-850	6.2%	\$1,225	\$240,978
\$200,000	30-year fixed	500-559	9.289%	\$1,651	\$394,362
Bad credit costs this much more: \$153,384					
Car Loan					
LOAN AMOUNT	TERM	FICO SCORE	INTEREST RATE	MONTHLY PAYMENT	TOTAL INTEREST PAID
\$20,000	60-month	720-850	4.893%	\$376	\$2,587
\$20,000	60-month	500-589	17.950%	\$507	\$10,439
Bad credit costs this much more: \$7,852					
Information obtained from www.myfico.com based on national figures as of May 20, 2004. Please note that this is an example and lending practices and credit granting standards can vary.					

Default Aversion: www.glhec.org Payment Option Wizard

Borrower logs in and wizard customizes prompts and questions based on borrower status, history, and age/type of loans.

Search





[My Home](#) | [About Loans](#) | [Repayment Help](#) | [Forms](#) | [Services](#) | [Glossary](#) | [Links](#) | [FAQs](#) | [Contact Us](#)

Home

My Loans

Trouble Making Payments?


Information and Help

Calculators

Personal Financial Management

FAQs

Log Out



"We exist to help our customers first and foremost."
- Marc J. Storch
Chief E-Commerce Officer

Trouble Making Payments? - FFELP Loans

There are several options available to you that may fit your situation and keep your payments current in the future. Great Lakes can help you identify the option that is best for you.

What happens if I don't remain current with my payments?


If you do not keep your loan payments in a current status, your loan will default. There are a number of negative consequences associated with the default of your student loan, including the following:

- You may be required to pay your balance in full
- Your federal tax refunds may be withheld
- Your wages may be garnished
- Your default may be reported to national credit bureaus
- You may be charged a fee for collection costs
- You may lose your eligibility for additional student loans

What options are available to help me remain or become current?

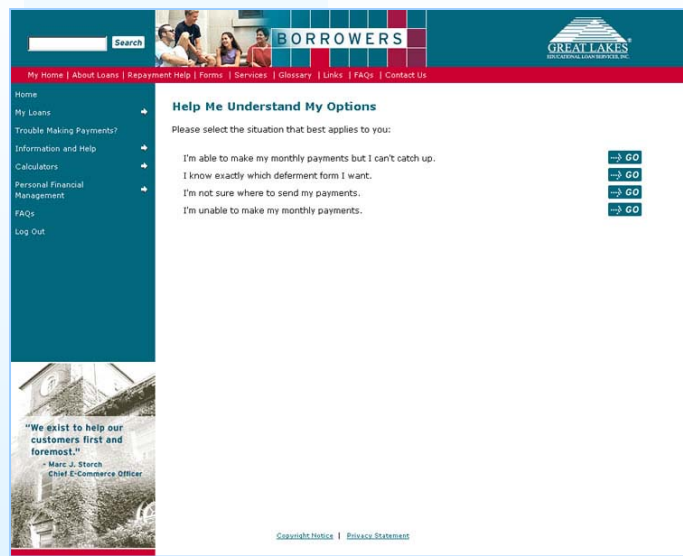
- **Payment arrangements.** You can send the past due amount to your lender/servicer today. Please see your [Payment Information](#) page for address information on where to send your payments.
- **Graduated repayment.** A graduated repayment schedule allows your monthly payment amount to increase over the repayment period. This option may allow you to temporarily lower your payments.
- **Income-sensitive repayment.** If your loan holder determines that your total monthly income is insufficient to allow you to make your monthly payment, you may qualify for an income-sensitive repayment schedule. If you qualify, you may be able to lower your monthly student loan payment.
- **Deferment.** Are you unemployed, experiencing financial hardship or have you returned to school? If so, you may be eligible for a deferment to temporarily suspend your payments. There are a number of additional conditions that may entitle you to a deferment. Please see the [Help me understand my options](#) section to explore this possibility.
- **Forbearance.** If you are having trouble making payments and don't qualify for a deferment, you may qualify for a forbearance. A forbearance may also allow you to temporarily suspend your payments. Please see the [Help me understand my options](#) section to explore this possibility.
- **Consolidation.** Do you have multiple Federal student loans? You can combine several types of Federal student loans into one, making it easier for you to keep track of when to make your payment and where you should send your payment. Consolidation may also lower your monthly payment amount by extending the repayment period. For more information about consolidation loans, please visit our [consolidation information section](#).

Help Me Understand My Options



[Copyright Notice](#) | [Privacy Statement](#)

Default Aversion: Payment Option Wizard



Search

My Home | About Loans | Repayment Help | Forms | Services | Glossary | Links | FAQs | Contact Us

Home

My Loans

Trouble Making Payments?

Information and Help

Calculators

Personal Financial Management

FAQs

Log Out

Help Me Understand My Options

Please select the situation that best applies to you:

- ☐ I'm able to make my monthly payments but I can't catch up.
- ☐ I know exactly which deferment form I want.
- ☐ I'm not sure where to send my payments.
- ☐ I'm unable to make my monthly payments.

→ GO

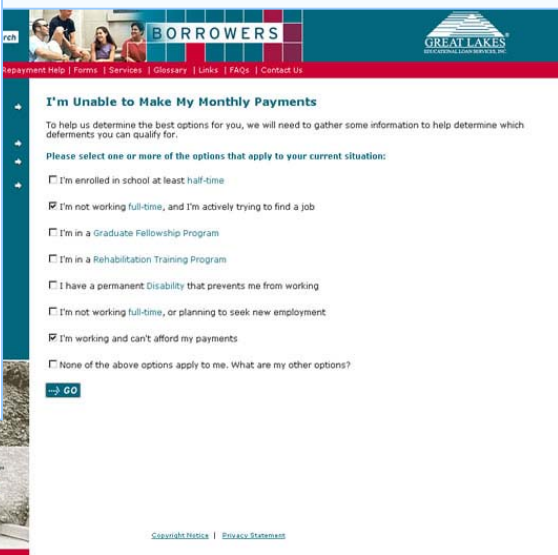
→ GO

→ GO

→ GO

"We exist to help our customers first and foremost."
- Marc J. Storch
Chief E-Commerce Officer

Copyright Notice | Privacy Statement



I'm Unable to Make My Monthly Payments

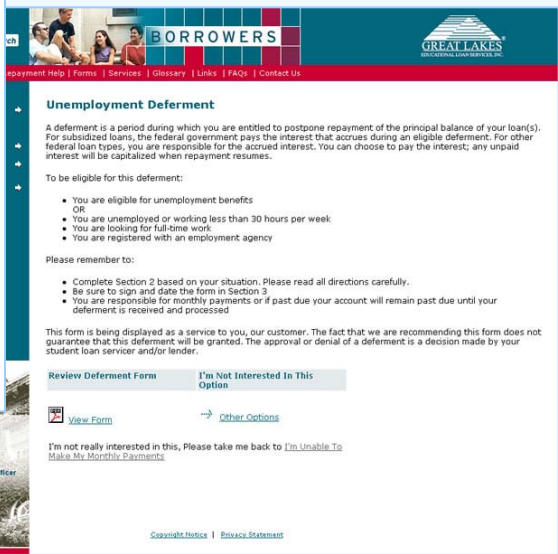
To help us determine the best options for you, we will need to gather some information to help determine which deferments you can qualify for.

Please select one or more of the options that apply to your current situation:

- ☐ I'm enrolled in school at least half-time
- ☒ I'm not working full-time, and I'm actively trying to find a job
- ☐ I'm in a Graduate Fellowship Program
- ☐ I'm in a Rehabilitation Training Program
- ☐ I have a permanent Disability that prevents me from working
- ☐ I'm not working full-time, or planning to seek new employment
- ☒ I'm working and can't afford my payments
- ☐ None of the above options apply to me. What are my other options?

→ GO

Copyright Notice | Privacy Statement



Unemployment Deferment

A deferment is a period during which you are entitled to postpone repayment of the principal balance of your loan(s). For subsidized loans, the federal government pays the interest that accrues during an eligible deferment. For other federal loan types, you are responsible for the accrued interest. You can choose to pay the interest; any unpaid interest will be capitalized when repayment resumes.

To be eligible for this deferment:

- You are eligible for unemployment benefits
- OR
- You are unemployed or working less than 30 hours per week
- You are looking for full-time work
- You are registered with an employment agency

Please remember to:

- Complete Section 2 based on your situation. Please read all directions carefully.
- Be sure to sign and date the form in Section 3
- You are responsible for monthly payments or if past due your account will remain past due until your deferment is received and processed

This form is being displayed as a service to you, our customer. The fact that we are recommending this form does not guarantee that this deferment will be granted. The approval or denial of a deferment is a decision made by your student loan servicer and/or lender.

Review Deferment Form | I'm Not Interested In This Option

View Form → Other Options

I'm not really interested in this. Please take me back to I'm Unable To Make My Monthly Payments

Copyright Notice | Privacy Statement

Borrower's answers to wizard questions result in a recommended course of action to help the borrower get back on track for repayment. Necessary forms are pre-populated.

Today's Presenters

We welcome your feedback and comments!
Feel free to contact us:



Jennifer Douglas
Federal Student Aid

Tel: 202-377-3201
Email: jennifer.douglas@ed.gov



Russell Judd
Great Lakes Higher Education Corporation

Tel: 608-246-1500
Email: rjudd@glhec.org